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-129963420
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963420
State Status:	Approved
Co Tr Num:	LTC3 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-129257027
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-LTC3J and H-LTC3J-1 are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Virginia from April 1993 through September 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257027, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257027. 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	560.800%	38.400%	$69,391	73	$180,705	38.400%	38.400%

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_LTC3 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_LTC3 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_LTC3 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_LTC3 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-LTC3J, H-LTC3J-1, H-5AI, H-COLR, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439213 Percent Rate Change Request: 38.4	Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC3J*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC3J*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_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-LTC3J-1*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-LTC3J-1*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC3_NQ_Comp_VA_20150*	*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

				MILL-129257027 Percent Rate Change Request: 91.7	*326.pdf, Prem_LTC3_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-5AI*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_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-COLR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-COLR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Com*	*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	*p_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-NF3*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_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-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
6	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_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_LTC3_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_LTC3_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_LTC3_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_LTC3 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_LTC3 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_LTC3 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-LTC3J	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC3J*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-LTC3J-1	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-LTC3J-1*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Com*	*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	*p_VA_91.7_20150326.pdf,*	
4	Rate Tables	H-COLR	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-COLR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables	H-IBOR	Revised	Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 38.4	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf,	11/04/2015 By:
Previous Version						
6	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257027 Percent Rate Change Request: 91.7*	*Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf, Prem_LTC3_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_LTC3 NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3 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_LTC3_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_LTC3_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_LTC3 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_LTC3 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 09:51 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 08:05 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-129963420

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $ 3425

Average Requested Percentage Rate Change Per Member: 38.4%

Minimum Requested Percentage Rate Change Per Member: 38.4%

Maximum Requested Percentage Rate Change Per Member: 38.4%

Number of Policy Holders Affected: 73

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 38.4% 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 231.1% and the lifetime loss ratio will be 92.0%. 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 1993 through 1994, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. One prior increase was approved in 2011in the amount of 39%. 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 560.8% 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 38.4%.

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-129963420

Effective Date: On Approval

(Projected) Number of Insureds Affected: 73

New Rates

Average Annual Premium Per Member: 2,475

Revised Rates

Average Annual Premium Per Member: 3,425

Average Requested Percentage Rate Change Per Member: 38.4%

Minimum Requested Percentage Rate Change Per Member: 38.4%

Maximum Requested Percentage Rate Change Per Member: 38.4%

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

Form#	"Product Name"(if applicable)
H-LTC3J	Long Term Care
H-LTC3J-1	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider
H-IBOR	Increased Benefits Option 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 08:05 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-129963420
Forms H-LTC3J and H-LTC3J-1

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 560% 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 38.5%. 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 12.4%.

Historical Background

This filing was originally submitted as MILL-129257027 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 1993 through 1994, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 73 policies with $181k premium in force in Virginia, and 2,018 policies with annual premiums of $5.8m nationwide, making Virginia's block approximately 3.1% 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 28% higher, grading down over 20 years to 2% lower. In addition, morbidity was increased by 3.3% due to adverse selection from the rate increase.

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 83%-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 on these forms includes 973 claims. The Company has chosen to use 1,082 claims as the standard for full credibility which would result in 95% credibility. Use of a 3-5X multiple as recommended by the working group would result in credibility between 42%-55%.

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 81.5% to 75.9% with the requested rate increase. Using the active life reserve balance

confirmed by the Company, the anticipated future loss ratio is projected to be 74.3%. 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 82% to 76%. 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	59,586,322	38,104,137	21,402,690	163.0%
Future LR	309.2%	188.8%	259.7%	37.7%

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 33.0%. In order to keep this ratio above 60%, the rate increase would need to be no more than 2.4%.

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 45 of those 46 jurisdictions. Final dispositions have been reached in 39 of those jurisdictions representing approximately 82% of total annual premium. The average cumulative rate increase across those 39 jurisdictions is 92.5%. 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 38.5% would cause Virginia's cumulative increase to match the nationwide average of 92.5%. If all pending rate increases are approved as requested, the nationwide cumulative average rate increase would be 104.5%, which would be matched in Virginia with a rate increase of 47.1%. 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	38.400%	91.700%
Written Premium Change for this Program	$69391	$165706
Maximum %Change (where required)	38.400%	91.700%
Minimum %Change (where required)	38.400%	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	560.800%	38.400%	$69,391	73	$180,705	38.400%	38.400%

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-LTC3J, H-LTC3J-1, H-5AI, H-COLR, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439213 Percent Rate Change Request: 38.4	Prem_LTC3_NQ_Comp_VA_38.4_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 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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_LTC3_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_LTC3 NQ Comp_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3_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_LTC3_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_LTC3 NQ Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC3_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_LTC3 NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3 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_LTC3 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 LTC3 Comprehensive Product

January 2016

Product or Rider	Form Number
Long Term Care	H-LTC3J
Long Term Care	H-LTC3J-1
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1993 through September 1994.

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 Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living Care and Respite Care provided in a Home or Community Based setting.

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. Increased Benefit option pays 100% 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 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture 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	
	1993 through 1994	1995 and Later
1 - 4	118.6%	109.4%
5 - 7	148.7%	117.9%
8	160.5%	121.2%
9	160.5%	125.2%
10 - 11	167.1%	128.6%
12 - 13	169.2%	134.0%
14 - 15	165.8%	146.8%
16	165.8%	145.0%
17	165.8%	146.5%
18	162.4%	144.5%
19	164.1%	144.5%
20	162.4%	141.0%
21	159.9%	137.5%
22	155.9%	134.0%
23	152.0%	130.7%
24	148.2%	127.4%
25	144.5%	124.2%
26	140.9%	121.1%
27	137.4%	118.1%
28	134.0%	115.1%
29	130.6%	112.3%
30	127.3%	109.5%
31	124.2%	106.7%
32	121.1%	104.1%
33	118.0%	101.5%
34	115.1%	98.9%
35	112.2%	96.4%
36	109.4%	94.0%
37	106.7%	91.7%
38	104.0%	89.4%
39	101.4%	87.2%
40	98.9%	85.0%
41+	97.6%	83.3%

A cumulative 1.2% 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 3.8% 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 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-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	44.1%
Semi-Annual	0.51*AP	21.5%
Quarterly	0.26*AP	10.7%
Monthly	0.09*AP	23.7%

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 where accumulation and discounting occur at 4.5%.

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 38.4% 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 38.4% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 38.4% 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: $2,475
After increase: $3,425

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	3.7%
48 - 52	5.7%
53 - 57	15.2%
58 - 62	23.0%
63 - 67	31.5%
68 - 72	17.2%
73 +	3.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.2%
60-day	14.0%
90-day	0.5%
100-day	43.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.8%
3-Year	25.9%
5-Year	34.2%
Unlimited	36.1%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.4%
Compound	39.5%
CPI	51.1%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	25.3%
Standard	42.5%
Increased	32.2%

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	73	$180,705
Nationwide	2,018	$5,840,148

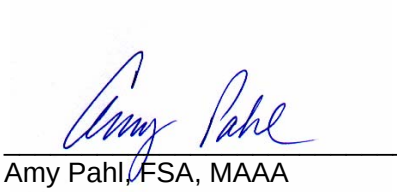
22. Actuarial Certification

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
LTC3 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	1993	614,433	0	0	0.0%	1,512	1,862,596	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	5,469,556	17,554	98,758	1.8%	4,162	15,663,766	50,271	282,824	1.8%				0.0522		0.9478		5.85%	2.8638
	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
	1996	6,678,177	202,759	250,521	3.8%	3,751	17,068,788	518,234	640,308	3.8%				0.0477		0.9523		5.85%	2.5559
	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	5,050,649	11,874,811	9,827,850	194.6%	1,731	4,663,049	10,963,507	9,073,636	194.6%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	5.47%	0.9233
	2015	4,594,691	11,868,520	9,834,834	214.0%	1,591	4,025,815	10,399,059	8,617,167	214.0%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	5.43%	0.8762
	2016	4,156,947	11,308,242	9,750,752	234.6%	1,455	3,459,024	9,409,665	8,113,667	234.6%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	3,739,598	10,808,972	9,600,493	256.7%	1,323	2,956,766	8,546,267	7,590,766	256.7%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	3,344,500	10,290,466	9,387,405	280.7%	1,198	2,512,787	7,731,427	7,052,939	280.7%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	2,973,216	9,995,825	9,105,771	306.3%	1,079	2,121,947	7,133,896	6,498,676	306.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	2,626,975	9,699,589	8,752,501	333.2%	966	1,780,146	6,572,839	5,931,053	333.2%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	2,306,628	9,364,563	8,338,147	361.5%	860	1,483,491	6,022,750	5,362,618	361.5%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	2,012,627	8,978,119	7,869,908	391.0%	762	1,227,912	5,477,588	4,801,464	391.0%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	1,745,008	8,544,570	7,369,414	422.3%	671	1,010,045	4,945,767	4,265,563	422.3%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	1,503,406	8,076,570	6,858,264	456.2%	587	825,841	4,436,568	3,767,336	456.2%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	1,287,080	7,590,059	6,358,704	494.0%	511	670,953	3,956,689	3,314,785	494.0%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,094,957	7,098,177	5,872,814	536.4%	443	541,759	3,512,008	2,905,728	536.4%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	925,697	6,608,035	5,399,171	583.3%	381	434,859	3,104,215	2,536,335	583.3%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	777,753	6,123,265	4,934,624	634.5%	326	347,041	2,732,260	2,201,878	634.5%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	649,443	5,646,436	4,482,535	690.2%	278	275,396	2,394,365	1,900,814	690.2%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	539,011	5,178,872	4,041,572	749.8%	235	217,316	2,087,991	1,629,460	749.8%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	444,681	4,721,516	3,613,727	812.7%	198	170,544	1,810,792	1,385,933	812.7%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	364,709	4,276,368	3,199,289	877.2%	166	133,132	1,561,032	1,167,858	877.2%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	297,410	3,846,130	2,809,837	944.8%	138	103,388	1,337,018	976,774	944.8%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	241,191	3,439,190	2,470,733	1024.4%	114	79,877	1,138,986	818,254	1024.4%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	194,563	3,064,487	2,179,008	1119.9%	94	61,413	967,292	687,794	1119.9%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	156,158	2,724,413	1,919,438	1229.2%	77	47,026	820,436	578,024	1229.2%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	124,728	2,416,862	1,684,236	1350.3%	63	35,892	695,482	484,660	1350.3%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	99,160	2,138,697	1,471,728	1484.2%	51	27,307	588,951	405,282	1484.2%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	78,473	1,886,937	1,280,015	1631.2%	41	20,698	497,703	337,620	1631.2%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	61,815	1,659,062	1,106,784	1790.5%	33	15,625	419,357	279,759	1790.5%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	48,460	1,452,484	947,908	1956.1%	26	11,743	351,967	229,698	1956.1%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	37,796	1,264,722	803,168	2125.0%	21	8,782	293,870	186,623	2125.0%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	29,315	1,094,221	672,891	2295.4%	16	6,532	243,821	149,938	2295.4%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	22,598	940,257	558,953	2473.4%	13	4,828	200,887	119,421	2473.4%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	17,305	801,580	456,178	2636.1%	10	3,544	164,173	93,431	2636.1%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	13,156	676,951	366,365	2784.8%	8	2,583	132,884	71,917	2784.8%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	9,925	566,151	290,887	2931.0%	6	1,867	106,493	54,716	2931.0%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	7,425	469,157	229,219	3087.1%	4	1,338	84,554	41,311	3087.1%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	5,506	385,396	178,856	3248.5%	3	951	66,554	30,887	3248.5%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	4,043	314,007	138,537	3426.2%	2	669	51,961	22,925	3426.2%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	2,938	253,981	106,047	3609.2%	2	466	40,270	16,814	3609.2%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	2,110	203,935	79,997	3791.3%	1	321	30,989	12,156	3791.3%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	47,109,735	198,320,370	164,017,968	348.2%	17,361	34,665,003	121,419,308	103,129,683	297.5%									
	Lifetime	163,308,418	278,404,525	256,454,391	157.0%	76,889	246,650,736	229,130,131	238,005,534	96.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 38.4% Increase
LTC3 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	1993	614,433	0	0	0.0%	1,512	1,862,596	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	5,469,556	17,554	98,758	1.8%	4,162	15,663,766	50,271	282,824	1.8%				0.0522		0.9478		5.85%	2.8638
	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
	1996	6,678,177	202,759	250,521	3.8%	3,751	17,068,788	518,234	640,308	3.8%				0.0477		0.9523		5.85%	2.5559
	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	5,843,765	11,832,893	9,643,822	165.0%	1,714	5,395,299	10,924,806	8,903,730	165.0%	1.1958	1.1092	1.0063	0.0767	0.0100	0.9141	0.8936	5.47%	0.9233
	2015	6,053,716	11,723,474	9,477,280	156.6%	1,575	5,304,195	10,271,971	8,303,882	156.6%	1.1573	1.0944	1.0122	0.0811	0.0000	0.9189	0.8871	5.43%	0.8762
	2016	5,476,969	11,063,373	9,396,254	171.6%	1,440	4,557,423	9,205,908	7,818,687	171.6%	1.0000	1.0826	1.0122	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	4,927,092	10,506,030	9,251,459	187.8%	1,310	3,895,675	8,306,741	7,314,797	187.8%	1.0000	1.0812	1.0122	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	4,406,532	9,958,827	9,046,117	205.3%	1,186	3,310,712	7,482,259	6,796,523	205.3%	1.0000	1.0801	1.0122	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	3,917,348	9,653,931	8,774,723	224.0%	1,068	2,795,763	6,889,891	6,262,411	224.0%	1.0000	1.0779	1.0122	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	3,461,160	9,359,038	8,434,295	243.7%	956	2,345,424	6,342,068	5,715,424	243.7%	1.0000	1.0747	1.0122	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	3,039,089	9,032,090	8,035,006	264.4%	851	1,954,568	5,808,923	5,167,656	264.4%	1.0000	1.0718	1.0122	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	2,651,728	8,657,085	7,583,790	286.0%	754	1,617,831	5,281,724	4,626,902	286.0%	1.0000	1.0686	1.0122	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	2,299,128	8,237,604	7,101,492	308.9%	664	1,330,781	4,768,089	4,110,485	308.9%	1.0000	1.0669	1.0122	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	1,980,807	7,785,492	6,608,926	333.6%	581	1,088,084	4,276,675	3,630,371	333.6%	1.0000	1.0671	1.0122	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	1,695,787	7,315,914	6,127,528	361.3%	506	884,012	3,813,778	3,194,273	361.3%	1.0000	1.0699	1.0122	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,442,656	6,841,400	5,659,303	392.3%	438	713,792	3,384,961	2,800,087	392.3%	1.0000	1.0725	1.0122	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	1,219,648	6,368,719	5,202,879	426.6%	377	572,946	2,991,793	2,444,124	426.6%	1.0000	1.0743	1.0122	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	1,024,725	5,901,307	4,755,221	464.0%	323	457,242	2,633,221	2,121,826	464.0%	1.0000	1.0747	1.0122	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	855,671	5,441,620	4,319,568	504.8%	275	362,846	2,307,513	1,831,708	504.8%	1.0000	1.0747	1.0122	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	710,171	4,990,914	3,894,637	548.4%	233	286,323	2,012,211	1,570,220	548.4%	1.0000	1.0732	1.0122	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	585,888	4,550,076	3,482,347	594.4%	196	224,699	1,745,041	1,335,546	594.4%	1.0000	1.0707	1.0122	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	480,520	4,121,036	3,082,975	641.6%	164	175,408	1,504,330	1,125,400	641.6%	1.0000	1.0664	1.0122	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	391,851	3,706,388	2,707,682	691.0%	137	136,218	1,288,439	941,263	691.0%	1.0000	1.0640	1.0122	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	317,780	3,314,209	2,380,907	749.2%	113	105,242	1,097,595	788,505	749.2%	1.0000	1.0712	1.0122	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	256,346	2,953,108	2,099,788	819.1%	93	80,915	932,135	662,789	819.1%	1.0000	1.0801	1.0122	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	205,745	2,625,385	1,849,655	899.0%	77	61,958	790,614	557,009	899.0%	1.0000	1.0842	1.0122	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	164,335	2,329,007	1,623,004	987.6%	62	47,289	670,201	467,040	987.6%	1.0000	1.0853	1.0122	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	130,648	2,060,951	1,418,222	1085.5%	51	35,978	567,542	390,548	1085.5%	1.0000	1.0858	1.0122	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	103,392	1,818,339	1,233,479	1193.0%	41	27,271	479,610	325,345	1193.0%	1.0000	1.0857	1.0122	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	81,444	1,598,747	1,066,546	1309.5%	33	20,586	404,111	269,588	1309.5%	1.0000	1.0844	1.0122	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	63,849	1,399,678	913,446	1430.6%	26	15,472	339,171	221,347	1430.6%	1.0000	1.0793	1.0122	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	49,799	1,218,742	773,968	1554.2%	21	11,571	283,186	179,839	1554.2%	1.0000	1.0732	1.0122	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	38,624	1,054,439	648,427	1678.8%	16	8,606	234,957	144,487	1678.8%	1.0000	1.0671	1.0122	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	29,774	906,073	538,631	1809.0%	13	6,361	193,583	115,079	1809.0%	1.0000	1.0645	1.0122	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	22,800	772,438	439,593	1928.0%	10	4,670	158,205	90,034	1928.0%	1.0000	1.0529	1.0122	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	17,334	652,339	353,045	2036.8%	8	3,403	128,053	69,302	2036.8%	1.0000	1.0436	1.0122	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	13,076	545,568	280,312	2143.7%	6	2,460	102,622	52,727	2143.7%	1.0000	1.0398	1.0122	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	9,783	452,101	220,886	2257.9%	4	1,763	81,480	39,809	2257.9%	1.0000	1.0405	1.0122	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	7,254	371,384	172,354	2376.0%	3	1,253	64,134	29,764	2376.0%	1.0000	1.0396	1.0122	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	5,327	302,591	133,501	2505.9%	2	882	50,072	22,091	2505.9%	1.0000	1.0419	1.0122	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	3,871	244,747	102,191	2639.7%	2	614	38,806	16,203	2639.7%	1.0000	1.0406	1.0122	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	2,780	196,520	77,089	2772.9%	1	422	29,862	11,714	2772.9%	1.0000	1.0378	1.0122	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	73,552,304	183,036,340	149,657,645	203.5%	16,793	43,218,288	118,273,256	99,882,539	231.1%									
	Lifetime	189,750,987	263,120,494	242,094,068	127.6%	76,321	255,204,021	225,984,079	234,758,390	92.0%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3 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	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	157,217	445,634	422,470	268.7%	62	145,152	411,435	390,048	268.7%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	5.47%	0.9233
	2015	142,158	478,300	424,139	298.4%	57	124,557	419,081	371,625	298.4%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	5.43%	0.8762
	2016	127,850	478,227	419,990	328.5%	52	106,385	397,936	349,476	328.5%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	114,352	459,870	412,105	360.4%	48	90,414	363,603	325,837	360.4%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	101,709	437,738	402,239	395.5%	43	76,416	328,881	302,210	395.5%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	89,956	424,446	387,644	430.9%	39	64,200	302,922	276,657	430.9%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	79,112	410,253	370,443	468.3%	35	53,609	278,004	251,027	468.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	69,186	394,549	351,206	507.6%	31	44,496	253,752	225,875	507.6%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	60,172	377,710	332,864	553.2%	28	36,711	230,443	203,082	553.2%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	52,049	360,263	314,316	603.9%	25	30,127	208,527	181,933	603.9%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	44,787	342,036	294,279	657.1%	22	24,602	187,885	161,651	657.1%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	38,344	322,946	273,561	713.4%	19	19,989	168,351	142,607	713.4%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	32,671	302,981	251,806	770.7%	17	16,165	149,908	124,587	770.7%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	27,712	282,524	230,945	833.4%	15	13,018	132,720	108,490	833.4%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	23,407	261,671	208,936	892.6%	13	10,444	116,760	93,230	892.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	19,694	240,396	187,000	949.5%	11	8,351	101,940	79,297	949.5%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	16,511	219,333	167,765	1016.1%	10	6,657	88,429	67,639	1016.1%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	13,800	199,266	150,745	1092.4%	8	5,292	76,422	57,814	1092.4%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	11,501	180,307	134,069	1165.8%	7	4,198	65,819	48,940	1165.8%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	9,561	162,558	119,278	1247.6%	6	3,324	56,509	41,464	1247.6%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	7,930	146,438	107,269	1352.8%	5	2,626	48,497	35,525	1352.8%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	6,562	132,416	98,117	1495.2%	4	2,071	41,796	30,970	1495.2%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	5,419	120,384	90,029	1661.5%	4	1,632	36,253	27,112	1661.5%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	4,464	109,911	82,590	1850.3%	3	1,284	31,628	23,766	1850.3%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	3,667	100,734	75,949	2071.1%	3	1,010	27,740	20,915	2071.1%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	3,003	92,640	70,132	2335.3%	2	792	24,435	18,498	2335.3%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	2,450	85,383	64,581	2635.6%	2	619	21,582	16,324	2635.6%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	1,991	78,618	58,670	2947.3%	2	482	19,051	14,217	2947.3%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	1,609	72,021	52,268	3248.3%	1	374	16,735	12,145	3248.3%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	1,293	65,453	45,938	3552.7%	1	288	14,585	10,236	3552.7%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,032	58,880	39,524	3830.0%	1	220	12,580	8,444	3830.0%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	817	52,397	33,672	4120.7%	1	167	10,732	6,896	4120.7%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	641	46,161	28,258	4406.7%	1	126	9,061	5,547	4406.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	498	40,230	23,373	4692.7%	1	94	7,567	4,396	4692.7%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	382	34,691	19,121	5001.5%	1	69	6,252	3,446	5001.5%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	289	29,613	15,473	5344.9%	1	50	5,114	2,672	5344.9%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	216	25,093	12,656	5864.0%	1	36	4,152	2,094	5864.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	158	21,082	9,985	6316.6%	1	25	3,343	1,583	6316.6%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	113	17,529	7,753	6834.4%	1	17	2,664	1,178	6834.4%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	1,447,187	8,466,764	7,204,940	497.9%	653	1,064,430	5,029,768	4,452,308	418.3%									
	Lifetime	5,344,295	12,232,713	11,189,196	209.4%	2,700	8,367,002	10,016,910	10,273,303	122.8%									

Exhibit II
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Virginia-Specific Experience Projections with 38.4% Increase
LTC3 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	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	177,801	444,171	416,086	234.0%	62	164,156	410,084	384,155	234.0%	1.1621	1.1225	1.0051	0.0777	0.0100	0.9131	0.8913	5.47%	0.9233
	2015	187,300	472,647	408,719	218.2%	57	164,110	414,128	358,115	218.2%	1.1909	1.1050	1.0122	0.0816	0.0000	0.9184	0.8782	5.43%	0.8762
	2016	168,448	468,149	404,721	240.3%	52	140,167	389,550	336,771	240.3%	1.0000	1.0877	1.0122	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	150,663	447,104	397,123	263.6%	47	119,124	353,509	313,991	263.6%	1.0000	1.0838	1.0122	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	134,006	423,638	387,616	289.3%	43	100,682	318,288	291,223	289.3%	1.0000	1.0841	1.0122	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	118,521	409,898	373,551	315.2%	39	84,587	292,539	266,599	315.2%	1.0000	1.0764	1.0122	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	104,234	395,801	356,975	342.5%	35	70,633	268,211	241,901	342.5%	1.0000	1.0735	1.0122	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	91,156	380,513	338,437	371.3%	31	58,626	244,724	217,663	371.3%	1.0000	1.0710	1.0122	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	79,279	364,188	320,762	404.6%	28	48,368	222,192	195,698	404.6%	1.0000	1.0766	1.0122	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	68,577	347,311	302,889	441.7%	25	39,694	201,030	175,318	441.7%	1.0000	1.0784	1.0122	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	59,009	329,704	283,580	480.6%	22	32,414	181,111	155,774	480.6%	1.0000	1.0749	1.0122	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	50,520	311,279	263,616	521.8%	19	26,336	162,269	137,423	521.8%	1.0000	1.0727	1.0122	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	43,045	292,019	242,651	563.7%	17	21,298	144,484	120,058	563.7%	1.0000	1.0672	1.0122	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	36,512	272,292	222,549	609.5%	15	17,152	127,913	104,545	609.5%	1.0000	1.0682	1.0122	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	30,839	252,187	201,340	652.9%	13	13,761	112,528	89,840	652.9%	1.0000	1.0581	1.0122	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	25,947	231,676	180,201	694.5%	11	11,003	98,242	76,414	694.5%	1.0000	1.0509	1.0122	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	21,755	211,373	161,666	743.1%	10	8,771	85,220	65,180	743.1%	1.0000	1.0571	1.0122	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	18,182	192,031	145,265	799.0%	8	6,973	73,648	55,712	799.0%	1.0000	1.0621	1.0122	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	15,153	173,758	129,195	852.6%	7	5,531	63,428	47,161	852.6%	1.0000	1.0542	1.0122	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	12,597	156,652	114,942	912.5%	6	4,379	54,456	39,957	912.5%	1.0000	1.0573	1.0122	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	10,448	141,117	103,370	989.4%	5	3,460	46,735	34,234	989.4%	1.0000	1.0712	1.0122	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	8,646	127,603	94,550	1093.5%	4	2,729	40,277	29,844	1093.5%	1.0000	1.0919	1.0122	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	7,139	116,008	86,756	1215.2%	4	2,150	34,935	26,126	1215.2%	1.0000	1.0978	1.0122	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	5,881	105,916	79,588	1353.3%	3	1,692	30,479	22,902	1353.3%	1.0000	1.1002	1.0122	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	4,832	97,072	73,188	1514.8%	3	1,330	26,732	20,154	1514.8%	1.0000	1.1058	1.0122	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	3,957	89,272	67,582	1708.0%	2	1,044	23,547	17,826	1708.0%	1.0000	1.1139	1.0122	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	3,228	82,279	62,233	1927.7%	2	816	20,797	15,730	1927.7%	1.0000	1.1149	1.0122	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	2,623	75,760	56,537	2155.6%	1	636	18,358	13,700	2155.6%	1.0000	1.1047	1.0122	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	2,120	69,403	50,368	2375.8%	1	493	16,126	11,703	2375.8%	1.0000	1.0888	1.0122	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	1,704	63,073	44,268	2598.4%	1	380	14,054	9,864	2598.4%	1.0000	1.0805	1.0122	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,360	56,739	38,087	2801.2%	1	290	12,122	8,137	2801.2%	1.0000	1.0650	1.0122	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	1,077	50,492	32,448	3013.8%	1	221	10,341	6,646	3013.8%	1.0000	1.0629	1.0122	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	845	44,483	27,230	3223.0%	1	166	8,732	5,345	3223.0%	1.0000	1.0565	1.0122	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	656	38,768	22,523	3432.2%	1	123	7,292	4,237	3432.2%	1.0000	1.0520	1.0122	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	504	33,430	18,426	3658.0%	1	91	6,025	3,321	3658.0%	1.0000	1.0529	1.0122	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	381	28,537	14,911	3909.2%	1	66	4,928	2,575	3909.2%	1.0000	1.0557	1.0122	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	284	24,181	12,196	4288.9%	1	47	4,001	2,018	4288.9%	1.0000	1.0838	1.0122	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	208	20,316	9,622	4619.9%	1	33	3,221	1,526	4619.9%	1.0000	1.0641	1.0122	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	149	16,892	7,471	4998.6%	1	23	2,567	1,135	4998.6%	1.0000	1.0689	1.0122	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	2,247,729	7,798,805	6,576,673	292.6%	631	1,321,892	4,895,500	4,313,373	326.3%									
	Lifetime	6,144,838	11,564,754	10,560,929	171.9%	2,678	8,624,464	9,882,642	10,134,368	117.5%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	614,433	0	187,056	30.4%
1994	5,469,556	98,758	246,530	6.3%
1995	7,026,567	849,821	2,977,639	54.5%
1996	6,678,177	250,521	3,936,001	62.7%
1997	6,475,434	1,835,343	3,872,353	88.1%
1998	6,350,140	1,950,692	3,952,529	93.0%
1999	6,228,692	1,035,656	3,841,262	78.3%
2000	6,131,786	3,942,834	3,813,924	126.5%
2001	6,063,252	5,173,087	3,747,675	147.1%
2002	5,970,997	5,809,792	3,712,885	159.5%
2003	5,863,674	4,446,446	3,619,471	137.6%
2004	6,114,247	5,194,212	3,507,695	142.3%
2005	6,224,014	5,131,511	2,871,191	128.6%
2006	6,003,140	4,858,810	3,188,870	134.1%
2007	5,877,701	5,791,406	2,874,470	147.4%
2008	5,654,625	8,155,222	2,275,988	184.5%
2009	5,520,015	10,162,052	2,882,401	236.3%
2010	6,000,315	8,794,381	1,725,205	175.3%
2011	6,153,173	9,401,805	1,111,655	170.9%
2012	5,778,746	9,554,074	1,190,059	185.9%
Total	116,198,683	92,436,423	55,534,860	127.3%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	53,851	0	12,589	23.4%
1994	218,574	0	5,206	2.4%
1995	232,328	0	96,469	41.5%
1996	227,874	85,530	131,907	95.4%
1997	225,259	141,978	134,543	122.8%
1998	224,365	51,457	138,735	84.8%
1999	224,392	2,530	138,674	62.9%
2000	220,451	1,352	134,604	61.7%
2001	218,720	146,346	121,653	122.5%
2002	209,259	342,526	122,244	222.1%
2003	205,949	39,643	128,915	81.8%
2004	202,473	515,939	143,539	325.7%
2005	200,984	118,939	104,287	111.1%
2006	199,121	554	129,562	65.3%
2007	190,068	625,597	88,269	375.6%
2008	176,181	878,285	104,615	557.9%
2009	171,237	89,125	115,855	119.7%
2010	156,518	371,066	63,953	277.9%
2011	155,916	435,314	107,232	348.0%
2012	183,591	138,075	-4,454	72.8%
Total	3,897,109	3,984,256	2,018,397	154.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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-129963420

Effective Date: On Approval

(Projected) Number of Insureds Affected: 73

New Rates

Average Annual Premium Per Member: 2,475

Revised Rates

Average Annual Premium Per Member: 3,425

Average Requested Percentage Rate Change Per Member: 38.4%

Minimum Requested Percentage Rate Change Per Member: 38.4%

Maximum Requested Percentage Rate Change Per Member: 38.4%

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

Form#	"Product Name"(if applicable)
H-LTC3J	Long Term Care
H-LTC3J-1	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider
H-IBOR	Increased Benefits Option 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-129963420

Policy Forms:	Long Term Care	H-LTC3J
	Long Term Care	H-LTC3J-1
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLR
	Nonforfeiture Benefit Rider	H-NF3
	Increased Benefits Option Rider	H-IBOR

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-LTC3J and H-LTC3J-1 are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Virginia from April 1993 through September 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257027, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257027. 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 LTC3 Comprehensive Product

March 2015

Product	Form Number
Long Term Care	H-LTC3J
Long Term Care	H-LTC3J-1
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

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 April 1993 through September 1994. 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 973 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is 95%. The credibility percentage is determined as

(Number of Claims / 1,082)$^{1/2}$. The assumptions used for these policy forms were developed from experience on this product and similar MetLife USA's individual LTC products combined.

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

These policy forms were approved in Virginia in 1993 and were issued in Virginia from April 1993 through September 1994.

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 33.0%. 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 33% 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 27.0% 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 27.0% 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 68.7% 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 (68.7%) and the increase justified by restating premium since inception (27.0%), the company believes a rate increase of 95.7% 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 7 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 LTC3 Comprehensive Product

March 2015

Table 1
MetLife of 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
LTC3 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.

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
LTC3 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
LTC3 Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1993	0	0	0	0	
1994	98,758	98,758	0	0	
1995	849,821	849,821	0	0	
1996	250,521	250,521	0	0	
1997	1,835,343	1,835,343	0	0	
1998	1,950,692	1,950,692	0	0	
1999	1,035,656	1,022,057	0	13,599	
2000	3,942,834	3,942,834	0	0	
2001	5,173,087	5,173,087	0	0	
2002	5,809,792	5,774,962	0	34,830	
2003	4,446,446	4,446,446	0	0	
2004	5,194,212	5,022,714	0	171,498	
2005	5,131,511	4,869,936	0	261,575	
2006	4,858,810	4,559,215	0	299,595	
2007	5,791,406	5,375,283	0	416,123	
2008	8,155,222	7,012,091	0	1,143,131	
2009	10,162,052	7,187,201	0	2,974,851	
2010	8,794,381	4,778,360	161,400	3,854,621	
2011	9,401,805	2,866,390	681,889	5,853,526	
2012	9,554,074	859,807	3,531,257	5,163,010	55,534,860
Total	92,436,423	67,875,518	4,374,545	20,186,360	55,534,860

** 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: LTC3 Comprehensive Forms

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	15.00%
2	11.00%
3	9.00%
4	8.00%
5	7.00%
6	6.00%
7	5.00%
8+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

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: LTC3 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: LTC3 Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Morbidity (Continued):

	Policy Years	
Duration	**1993 through 1994**	**1995 and Later**
1	128.2%	114.0%
2	128.2%	114.0%
3	128.2%	114.0%
4	128.2%	114.0%
5	156.7%	121.1%
6	156.7%	121.1%
7	156.7%	121.1%
8	163.8%	121.1%
9	163.8%	121.1%
10	163.8%	121.1%
11	163.8%	121.1%
12	153.1%	130.3%
13	153.1%	130.3%
14	148.9%	127.5%
15	145.1%	124.3%
16	141.5%	121.2%
17	138.0%	118.2%
18	134.5%	115.2%
19	131.2%	112.3%
20	127.9%	109.5%
21	124.7%	106.8%
22	121.6%	104.1%
23	118.5%	101.5%
24	115.6%	99.0%
25	112.7%	96.5%
26	109.9%	94.1%
27	107.1%	91.7%
28	104.4%	89.4%
29	101.8%	87.2%
30 +	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
LTC3 Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	103,129,683
2	Active Life Reserves at 12/31/2012:	55,534,860
3	Present Value of Future Premium:	34,665,003
	Anticipated Loss Ratio = (1 - 2) / 3:	**137.3%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	94,555,164
2	Active Life Reserves at 12/31/2012:	55,534,860
3	Present Value of Future Premium:	52,909,647
	Anticipated Loss Ratio = (1 - 2) / 3:	**73.7%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	4,452,308
2	Active Life Reserves at 12/31/2012:	2,018,397
3	Present Value of Future Premium:	1,064,430
	Anticipated Loss Ratio = (1 - 2) / 3:	**228.7%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	4,085,433
2	Active Life Reserves at 12/31/2012:	2,018,397
3	Present Value of Future Premium:	1,613,610
	Anticipated Loss Ratio = (1 - 2) / 3:	**128.1%**

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 LTC3 Comprehensive policy forms.

Attachment 5
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3 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	1993	1,637,238	0	0	0.0%	1,512	4,963,129	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	14,574,342	17,554	98,758	0.7%	4,162	41,738,142	50,271	282,824	0.7%				0.0522		0.9478		5.85%	2.8638
	1995	18,723,202	89,540	849,821	4.5%	3,939	50,655,265	242,249	2,299,174	4.5%				0.0820		0.9180		5.85%	2.7055
	1996	17,794,870	202,759	250,521	1.4%	3,751	45,482,005	518,234	640,308	1.4%				0.0477		0.9523		5.85%	2.5559
	1997	17,254,635	446,985	1,835,343	10.6%	3,631	41,663,032	1,079,290	4,431,619	10.6%				0.0320		0.9680		5.85%	2.4146
	1998	16,920,773	763,381	1,950,692	11.5%	3,539	38,598,073	1,741,354	4,449,736	11.5%				0.0253		0.9747		5.85%	2.2811
	1999	16,597,160	1,030,835	1,035,656	6.2%	3,443	35,766,753	2,221,441	2,231,831	6.2%				0.0271		0.9729		5.85%	2.1550
	2000	16,338,940	1,106,572	3,942,834	24.1%	3,358	33,263,651	2,252,817	8,027,025	24.1%				0.0247		0.9753		5.85%	2.0359
	2001	16,156,324	2,376,487	5,173,087	32.0%	3,266	31,073,409	4,570,690	9,949,383	32.0%				0.0274		0.9726		5.85%	1.9233
	2002	15,910,498	3,208,706	5,809,792	36.5%	3,178	28,908,825	5,830,109	10,556,191	36.5%				0.0269		0.9731		5.85%	1.8170
	2003	15,624,522	4,089,516	4,446,446	28.5%	3,082	26,819,689	7,019,705	7,632,380	28.5%				0.0302		0.9698		5.85%	1.7165
	2004	15,186,580	3,987,549	5,194,212	34.2%	2,984	24,626,761	6,466,263	8,423,003	34.2%				0.0318		0.9682		5.85%	1.6216
	2005	14,497,109	3,598,675	5,131,511	35.4%	2,852	22,209,001	5,513,028	7,861,273	35.4%				0.0442		0.9558		5.85%	1.5320
	2006	13,982,646	3,668,760	4,858,810	34.7%	2,753	20,236,588	5,309,667	7,031,984	34.7%				0.0347		0.9653		5.85%	1.4473
	2007	13,690,472	2,355,441	5,791,406	42.3%	2,649	18,718,312	3,220,479	7,918,306	42.3%				0.0378		0.9622		5.85%	1.3673
	2008	13,170,877	11,071,633	8,155,222	61.9%	2,531	17,012,309	14,300,798	10,533,783	61.9%				0.0445		0.9555		5.85%	1.2917
	2009	12,857,341	11,297,497	10,162,052	79.0%	2,441	15,689,173	13,785,773	12,400,246	79.0%				0.0356		0.9644		5.85%	1.2203
	2010	12,334,703	10,919,970	8,794,381	71.3%	2,296	14,219,290	12,588,403	10,138,052	71.3%				0.0594		0.9406		5.85%	1.1528
	2011	11,329,727	9,555,386	9,401,805	83.0%	2,143	12,338,687	10,406,334	10,239,076	83.0%				0.0666		0.9334		5.85%	1.0891
	2012	10,640,302	10,296,908	9,554,074	89.8%	2,018	10,947,219	10,593,920	9,829,659	89.8%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	10,160,350	10,668,778	9,669,409	95.2%	1,875	9,891,978	10,386,976	9,414,004	95.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	9,299,671	11,874,811	9,827,850	105.7%	1,731	8,585,990	10,963,507	9,073,636	105.7%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	5.47%	0.9233
	2015	8,460,123	11,868,520	9,834,834	116.2%	1,591	7,412,661	10,399,059	8,617,167	116.2%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	5.43%	0.8762
	2016	7,654,113	11,308,242	9,750,752	127.4%	1,455	6,369,040	9,409,665	8,113,667	127.4%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	6,885,656	10,808,972	9,600,493	139.4%	1,323	5,444,241	8,546,267	7,590,766	139.4%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	6,158,168	10,290,466	9,387,405	152.4%	1,198	4,626,750	7,731,427	7,052,939	152.4%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	5,474,529	9,995,825	9,105,771	166.3%	1,079	3,907,104	7,133,896	6,498,676	166.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	4,837,002	9,699,589	8,752,501	180.9%	966	3,277,751	6,572,839	5,931,053	180.9%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	4,247,154	9,364,563	8,338,147	196.3%	860	2,731,526	6,022,750	5,362,618	196.3%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	3,705,814	8,978,119	7,869,908	212.4%	762	2,260,933	5,477,588	4,801,464	212.4%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	3,213,052	8,544,570	7,369,414	229.4%	671	1,859,779	4,945,767	4,265,563	229.4%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	2,768,195	8,076,570	6,858,264	247.8%	587	1,520,607	4,436,568	3,767,336	247.8%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	2,369,877	7,590,059	6,358,704	268.3%	511	1,235,414	3,956,689	3,314,785	268.3%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	2,016,125	7,098,177	5,872,814	291.3%	443	997,531	3,512,008	2,905,728	291.3%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	1,704,469	6,608,035	5,399,171	316.8%	381	800,698	3,104,215	2,536,335	316.8%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	1,432,063	6,123,265	4,934,624	344.6%	326	639,000	2,732,260	2,201,878	344.6%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	1,195,808	5,646,436	4,482,535	374.9%	278	507,081	2,394,365	1,900,814	374.9%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	992,470	5,178,872	4,041,572	407.2%	235	400,139	2,087,991	1,629,460	407.2%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	818,784	4,721,516	3,613,727	441.4%	198	314,019	1,810,792	1,385,933	441.4%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	671,531	4,276,368	3,199,289	476.4%	166	245,134	1,561,032	1,167,858	476.4%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	547,615	3,846,130	2,809,837	513.1%	138	190,366	1,337,018	976,774	513.1%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	444,100	3,439,190	2,470,733	556.3%	114	147,076	1,138,986	818,254	556.3%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	358,246	3,064,487	2,179,008	608.2%	94	113,079	967,292	687,794	608.2%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	287,530	2,724,413	1,919,438	667.6%	77	86,587	820,436	578,024	667.6%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	229,659	2,416,862	1,684,236	733.4%	63	66,087	695,482	484,660	733.4%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	182,582	2,138,697	1,471,728	806.1%	51	50,279	588,951	405,282	806.1%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	144,491	1,886,937	1,280,015	885.9%	41	38,111	497,703	337,620	885.9%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	113,819	1,659,062	1,106,784	972.4%	33	28,770	419,357	279,759	972.4%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	89,229	1,452,484	947,908	1062.3%	26	21,622	351,967	229,698	1062.3%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	69,594	1,264,722	803,168	1154.1%	21	16,171	293,870	186,623	1154.1%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	53,977	1,094,221	672,891	1246.6%	16	12,028	243,821	149,938	1246.6%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	41,610	940,257	558,953	1343.3%	13	8,890	200,887	119,421	1343.3%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	31,863	801,580	456,178	1431.7%	10	6,526	164,173	93,431	1431.7%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	24,224	676,951	366,365	1512.4%	8	4,755	132,884	71,917	1512.4%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	18,274	566,151	290,887	1591.8%	6	3,437	106,493	54,716	1591.8%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	13,672	469,157	229,219	1676.6%	4	2,464	84,554	41,311	1676.6%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	10,138	385,396	178,856	1764.3%	3	1,751	66,554	30,887	1764.3%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	7,445	314,007	138,537	1860.8%	2	1,232	51,961	22,925	1860.8%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	5,410	253,981	106,047	1960.1%	2	858	40,270	16,814	1960.1%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	3,885	203,935	79,997	2059.0%	1	590	30,989	12,156	2059.0%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	285,222,261	80,084,154	92,436,423	32.4%	59,528	534,929,315	107,710,823	134,875,851	25.2%									
	Future	86,742,319	198,320,370	164,017,968	189.1%	17,361	63,828,055	121,419,308	103,129,683	161.6%									
	Lifetime	371,964,580	278,404,525	256,454,391	68.9%	76,889	598,757,370	229,130,131	238,005,534	39.7%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3 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	1993	142,987	0	0	0.0%	92	433,450	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	580,677	0	0	0.0%	129	1,662,947	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	618,395	0	0	0.0%	125	1,673,057	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	604,607	7,075	85,530	14.1%	120	1,545,318	18,084	218,607	14.1%				0.0400		0.9600		5.85%	2.5559
	1997	598,307	28,560	141,978	23.7%	119	1,444,673	68,960	342,819	23.7%				0.0083		0.9917		5.85%	2.4146
	1998	597,671	68,753	51,457	8.6%	118	1,363,352	156,834	117,378	8.6%				0.0084		0.9916		5.85%	2.2811
	1999	597,652	57,121	2,530	0.4%	116	1,287,935	123,095	5,452	0.4%				0.0169		0.9831		5.85%	2.1550
	2000	587,213	5,814	1,352	0.2%	113	1,195,479	11,837	2,753	0.2%				0.0259		0.9741		5.85%	2.0359
	2001	578,601	227,277	146,346	25.3%	109	1,112,821	437,122	281,467	25.3%				0.0354		0.9646		5.85%	1.9233
	2002	555,320	103,327	342,526	61.7%	107	1,008,997	187,741	622,359	61.7%				0.0183		0.9817		5.85%	1.8170
	2003	544,909	77,507	39,643	7.3%	104	935,343	133,042	68,048	7.3%				0.0280		0.9720		5.85%	1.7165
	2004	538,404	125,398	515,939	95.8%	103	873,084	203,347	836,653	95.8%				0.0096		0.9904		5.85%	1.6216
	2005	534,206	148,269	118,939	22.3%	100	818,382	227,142	182,210	22.3%				0.0291		0.9709		5.85%	1.5320
	2006	527,619	191,456	554	0.1%	96	763,605	277,088	801	0.1%				0.0400		0.9600		5.85%	1.4473
	2007	504,643	125,724	625,597	124.0%	91	689,974	171,896	855,348	124.0%				0.0521		0.9479		5.85%	1.3673
	2008	465,637	287,342	878,285	188.6%	88	601,445	371,149	1,134,446	188.6%				0.0330		0.9670		5.85%	1.2917
	2009	443,220	580,260	89,125	20.1%	86	540,839	708,062	108,755	20.1%				0.0227		0.9773		5.85%	1.2203
	2010	409,342	612,327	371,066	90.6%	80	471,884	705,883	427,760	90.6%				0.0698		0.9302		5.85%	1.1528
	2011	380,673	561,773	435,314	114.4%	78	414,573	611,801	474,081	114.4%				0.0250		0.9750		5.85%	1.0891
	2012	355,510	557,965	138,075	38.8%	73	365,764	574,059	142,058	38.8%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	331,459	356,079	413,782	124.8%	68	322,704	346,673	402,852	124.8%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	301,385	445,634	422,470	140.2%	62	278,256	411,435	390,048	140.2%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	5.47%	0.9233
	2015	272,518	478,300	424,139	155.6%	57	238,777	419,081	371,625	155.6%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	5.43%	0.8762
	2016	245,088	478,227	419,990	171.4%	52	203,940	397,936	349,476	171.4%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	219,212	459,870	412,105	188.0%	48	173,323	363,603	325,837	188.0%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	194,976	437,738	402,239	206.3%	43	146,489	328,881	302,210	206.3%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	172,445	424,446	387,644	224.8%	39	123,072	302,922	276,657	224.8%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	151,657	410,253	370,443	244.3%	35	102,769	278,004	251,027	244.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	132,629	394,549	351,206	264.8%	31	85,300	253,752	225,875	264.8%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	115,349	377,710	332,864	288.6%	28	70,375	230,443	203,082	288.6%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	99,778	360,263	314,316	315.0%	25	57,754	208,527	181,933	315.0%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	85,857	342,036	294,279	342.8%	22	47,162	187,885	161,651	342.8%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	73,506	322,946	273,561	372.2%	19	38,318	168,351	142,607	372.2%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	62,630	302,981	251,806	402.1%	17	30,988	149,908	124,587	402.1%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	53,123	282,524	230,945	434.7%	15	24,955	132,720	108,490	434.7%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	44,870	261,671	208,936	465.6%	13	20,022	116,760	93,230	465.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	37,753	240,396	187,000	495.3%	11	16,009	101,940	79,297	495.3%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	31,652	219,333	167,765	530.0%	10	12,761	88,429	67,639	530.0%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	26,454	199,266	150,745	569.8%	8	10,146	76,422	57,814	569.8%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	22,047	180,307	134,069	608.1%	7	8,048	65,819	48,940	608.1%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	18,328	162,558	119,278	650.8%	6	6,371	56,509	41,464	650.8%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	15,201	146,438	107,269	705.7%	5	5,034	48,497	35,525	705.7%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	12,580	132,416	98,117	779.9%	4	3,971	41,796	30,970	779.9%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	10,388	120,384	90,029	866.7%	4	3,128	36,253	27,112	866.7%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	8,557	109,911	82,590	965.2%	3	2,462	31,628	23,766	965.2%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	7,030	100,734	75,949	1080.4%	3	1,936	27,740	20,915	1080.4%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	5,757	92,640	70,132	1218.2%	2	1,518	24,435	18,498	1218.2%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	4,697	85,383	64,581	1374.9%	2	1,187	21,582	16,324	1374.9%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	3,816	78,618	58,670	1537.4%	2	925	19,051	14,217	1537.4%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	3,085	72,021	52,268	1694.5%	1	717	16,735	12,145	1694.5%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	2,479	65,453	45,938	1853.3%	1	552	14,585	10,236	1853.3%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,978	58,880	39,524	1997.9%	1	423	12,580	8,444	1997.9%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	1,566	52,397	33,672	2149.6%	1	321	10,732	6,896	2149.6%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	1,229	46,161	28,258	2298.7%	1	241	9,061	5,547	2298.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	955	40,230	23,373	2447.9%	1	180	7,567	4,396	2447.9%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	733	34,691	19,121	2609.0%	1	132	6,252	3,446	2609.0%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	555	29,613	15,473	2788.2%	1	96	5,114	2,672	2788.2%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	414	25,093	12,656	3059.0%	1	68	4,152	2,094	3059.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	303	21,082	9,985	3295.0%	1	48	3,343	1,583	3295.0%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	217	17,529	7,753	3565.1%	1	33	2,664	1,178	3565.1%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	10,165,592	3,765,949	3,984,256	39.2%	2,047	19,202,921	4,987,143	5,820,995	30.3%									
	Future	2,774,257	8,466,764	7,204,940	259.7%	653	2,040,512	5,029,768	4,452,308	218.2%									
	Lifetime	12,939,849	12,232,713	11,189,196	86.5%	2,700	21,243,433	10,016,910	10,273,303	48.4%									

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3 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	1993	614,433	0	1,862,596	0	1,862,596	1,862,596	0	0.0%	5.85%	3.031
	1994	5,469,556	98,758	15,663,766	282,824	15,663,766	15,663,766	0	1.8%	5.85%	2.864
	1995	7,026,567	849,821	19,010,243	2,299,174	19,010,243	19,010,243	0	12.1%	5.85%	2.705
	1996	6,678,177	250,521	17,068,788	640,308	17,068,788	17,068,788	0	3.8%	5.85%	2.556
	1997	6,475,434	1,835,343	15,635,579	4,431,619	15,635,579	15,635,579	0	28.3%	5.85%	2.415
	1998	6,350,140	1,950,692	14,485,340	4,449,736	14,485,340	14,485,340	0	30.7%	5.85%	2.281
	1999	6,228,692	1,035,656	13,422,784	2,231,831	13,422,784	13,422,784	0	16.6%	5.85%	2.155
	2000	6,131,786	3,942,834	12,483,403	8,027,025	12,483,403	12,483,403	0	64.3%	5.85%	2.036
	2001	6,063,252	5,173,087	11,661,435	9,949,383	11,661,435	11,661,435	0	85.3%	5.85%	1.923
	2002	5,970,997	5,809,792	10,849,095	10,556,191	10,849,095	10,849,095	0	97.3%	5.85%	1.817
	2003	5,863,674	4,446,446	10,065,070	7,632,380	10,065,070	10,065,070	0	75.8%	5.85%	1.717
	2004	5,699,320	5,194,212	9,242,094	8,423,003	9,242,094	9,242,094	0	91.1%	5.85%	1.622
	2005	5,440,571	5,131,511	8,334,741	7,861,273	9,960,016	8,334,741	1,625,275	94.3%	5.85%	1.532
	2006	5,247,500	4,858,810	7,594,521	7,031,984	10,556,384	7,594,521	2,961,863	92.6%	5.85%	1.447
	2007	5,137,851	5,791,406	7,024,732	7,918,306	9,764,378	7,024,732	2,739,646	112.7%	5.85%	1.367
	2008	4,942,854	8,155,222	6,384,492	10,533,783	8,874,444	6,384,492	2,489,952	165.0%	5.85%	1.292
	2009	4,825,188	10,162,052	5,887,937	12,400,246	8,184,232	5,887,937	2,296,295	210.6%	5.85%	1.220
	2010	4,629,049	8,794,381	5,336,309	10,138,052	7,417,470	5,336,309	2,081,161	190.0%	5.85%	1.153
	2011	4,251,895	9,401,805	4,630,544	10,239,076	7,401,925	5,533,500	1,868,425	221.1%	5.85%	1.089
	2012	3,993,163	9,554,074	4,108,345	9,829,659	7,423,779	5,710,599	1,713,180	239.3%	5.85%	1.029
	2013	3,813,044	9,669,409	3,712,327	9,414,004	6,708,175	5,160,135	1,548,040	253.6%	5.50%	0.974
Projected Future Experience	2014	3,490,042	9,827,850	3,222,207	9,073,636	5,822,528	4,478,868		281.6%	5.40%	0.923
	2015	3,174,971	9,834,834	2,781,873	8,617,167	5,026,844	3,866,803		309.8%	5.34%	0.876
	2016	2,872,486	9,750,752	2,390,215	8,113,667	4,319,119	3,322,399		339.5%	5.25%	0.832
	2017	2,584,095	9,600,493	2,043,151	7,590,766	3,691,974	2,839,980		371.5%	5.23%	0.791
	2018	2,311,078	9,387,405	1,736,358	7,052,939	3,137,598	2,413,537		406.2%	5.24%	0.751
	2019	2,054,518	9,105,771	1,466,284	6,498,676	2,649,575	2,038,134		443.2%	5.30%	0.714
	2020	1,815,262	8,752,501	1,230,096	5,931,053	2,222,784	1,709,834		482.2%	5.34%	0.678
	2021	1,593,900	8,338,147	1,025,105	5,362,618	1,852,365	1,424,896		523.1%	5.39%	0.643
	2022	1,390,742	7,869,908	848,498	4,801,464	1,533,236	1,179,412		565.9%	5.44%	0.610
	2023	1,205,816	7,369,414	697,950	4,265,563	1,261,196	970,151		611.2%	5.37%	0.579
	2024	1,038,867	6,858,264	570,663	3,767,336	1,031,189	793,222		660.2%	5.37%	0.549
	2025	889,383	6,358,704	463,634	3,314,785	837,787	644,452		715.0%	5.37%	0.521
	2026	756,625	5,872,814	374,360	2,905,728	676,468	520,360		776.2%	5.35%	0.495
	2027	639,665	5,399,171	300,491	2,536,335	542,988	417,683		844.1%	5.30%	0.470
	2028	537,434	4,934,624	239,808	2,201,878	433,334	333,334		918.2%	5.26%	0.446
	2029	448,771	4,482,535	190,301	1,900,814	343,873	264,518		998.8%	5.20%	0.424
	2030	372,461	4,041,572	150,167	1,629,460	271,352	208,732		1085.1%	5.16%	0.403
	2031	307,279	3,613,727	117,847	1,385,933	212,950	163,808		1176.0%	5.09%	0.384
	2032	252,017	3,199,289	91,995	1,167,858	166,236	127,874		1269.5%	5.03%	0.365
	2033	205,513	2,809,837	71,442	976,774	129,095	99,304		1367.2%	4.98%	0.348
	2034	166,665	2,470,733	55,196	818,254	99,739	76,722		1482.5%	4.95%	0.331
	2035	134,445	2,179,008	42,437	687,794	76,684	58,987		1620.7%	4.89%	0.316
	2036	107,906	1,919,438	32,495	578,024	58,719	45,168		1778.8%	4.74%	0.301
	2037	86,188	1,684,236	24,802	484,660	44,817	34,474		1954.1%	4.56%	0.288
	2038	68,521	1,471,728	18,869	405,282	34,096	26,228		2147.9%	4.44%	0.275
	2039	54,225	1,280,015	14,303	337,620	25,845	19,881		2360.5%	4.37%	0.264
	2040	42,715	1,106,784	10,797	279,759	19,510	15,008		2591.1%	4.33%	0.253
	2041	33,486	947,908	8,114	229,698	14,663	11,279		2830.7%	4.29%	0.242
	2042	26,118	803,168	6,069	186,623	10,966	8,435		3075.2%	4.28%	0.232
	2043	20,257	672,891	4,514	149,938	8,156	6,274		3321.8%	4.28%	0.223
	2044	15,616	558,953	3,336	119,421	6,029	4,637		3579.4%	4.31%	0.214
	2045	11,958	456,178	2,449	93,431	4,426	3,404		3814.9%	4.32%	0.205
	2046	9,091	366,365	1,785	71,917	3,225	2,481		4030.0%	4.36%	0.196
	2047	6,858	290,887	1,290	54,716	2,331	1,793		4241.6%	4.36%	0.188
	2048	5,131	229,219	925	41,311	1,671	1,285		4467.5%	4.38%	0.180
	2049	3,805	178,856	657	30,887	1,187	913		4701.1%	4.35%	0.173
	2050	2,794	138,537	462	22,925	835	643		4958.3%	4.37%	0.165
	2051	2,030	106,047	322	16,814	582	447		5223.0%	4.36%	0.159
	2052	1,458	79,997	222	12,156	400	308		5486.6%	4.32%	0.152
Past	(1993 - 2013)	110,853,143	102,105,832	204,464,144	144,289,855	227,740,999	208,417,163	19,323,836	70.6%		
Future	(2014 - 2052)	28,740,189	154,348,559	20,241,488	93,715,679	36,576,369	28,135,669	0	463.0%		
Lifetime	(1993 - 2052)	139,593,332	256,454,391	224,705,633	238,005,534	264,317,368	236,552,831	19,323,836	105.9%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								68.7%			

* 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
LTC3 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
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%	5,574	0.10%
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%	11,968	0.20%
Arizona	39.0%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	38.0%	38.6%	11/13/2013	4/8/2014	38.6%	110,313	1.89%
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%	131,604	2.25%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	30.0%	100.0%	9/27/2013	3/28/2014	20.0%	1,123,632	19.24%
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%	6,073	0.10%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	45.0%	25.0%	12/13/2013	2/25/2014	25.0%	13,842	0.24%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			266,574	4.56%
Georgia	39.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	32.3%	98.5%	10/31/2013	7/16/2014	15.0%	29,203	0.50%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	62.5%	68.2%	10/18/2013			41,411	0.71%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.0%	54.4%	76.3%	12/3/2013	4/7/2014	17.0%	26,724	0.46%
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%	6,889	0.12%
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%	241,493	4.14%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	20.0%	62.0%	68.7%	10/30/2014	2/25/2015	10.3%	174,005	2.98%
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	30.9%	69,159	1.18%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	39.1%	91.6%	12/4/2013	3/4/2014	23.5%	9,390	0.16%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	8/1/2014	Disapproved	0.0%	22,439	0.38%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	52.9%	74.5%	5/15/2014			271,628	4.65%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	32.3%	15.0%	10/18/2013	2/4/2014	15.0%	261,198	4.47%
Maine	39.0%	6/22/2004	39.0%	3.0%	10/19/2010	3.0%	43.2%	14.9%	7/14/2014	12/8/2014	14.9%	61,148	1.05%
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%	33,669	0.58%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	75.8%	Not Filing				39,877	0.68%
Missouri	39.0%	7/15/2004	39.0%	30.0%	10/22/2010	30.0%	80.7%	Not Filing				94,010	1.61%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/12/2010	30.7%	63.4%	25.0%	4/21/2014	5/20/2014	25.0%	3,688	0.06%
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	30.0%	13,929	0.24%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	80.7%	50.0%	12/2/2013	2/7/2014	11.0%	418,445	7.16%
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%	3,510	0.06%
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%	14,514	0.25%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	17.9%	100.0%	12/17/2013	Disapproved	0.0%	60,254	1.03%
New Jersey	39.0%	4/4/2005	12.0%	30.0%	7/16/2010	30.0%	45.6%	85.1%	12/9/2013	7/3/2014	52.1%	1,239,263	21.22%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	26.1%	75.2%	55.5%	12/20/2013	5/21/2014	15.0%	28,793	0.49%
Nevada	39.0%	6/7/2004	39.0%	30.0%	Withdrawn	Withdrawn	39.0%	91.7%	2/4/2014	10/16/2014	35.0%	7,226	0.12%
Ohio	39.0%	6/10/2004	25.0%	34.5%	6/1/2010	34.5%	68.1%	68.2%	3/11/2014			181,312	3.10%
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%	29,400	0.50%
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%	174,561	2.99%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	80.7%	50.0%	2/5/2014	Disapproved	0.0%	17,762	0.30%
Rhode Island	39.0%	4/8/2005	39.0%	30.0%	9/19/2011	25.0%	73.8%	57.0%	10/31/2013			117,531	2.01%
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%	39,236	0.67%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	12.0%	45.6%	85.1%	3/13/2014	4/28/2014	16.0%	82,409	1.41%
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%	10,992	0.19%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	39.0%	91.7%	6/3/2014			180,705	3.09%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	2/6/2014	8/21/2014	40.0%	12,737	0.22%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	25.0%	100.0%	12/5/2013	Disapproved	0.0%	46,708	0.80%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	80.7%	25.6%	6/24/2014	8/14/2014	25.6%	31,900	0.55%
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%	71,521	1.22%
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%	1,928	0.03%
											Total	**5,840,148**	**100.00%**

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3 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	1993	614,433	0	0	0.0%	577,721	4,635	21,509	3.7%	0.000	0.0%	3.7%	0.000
	1994	5,469,556	17,554	98,758	1.8%	5,199,105	52,176	203,721	3.9%	0.461	1.6%	3.9%	0.414
	1995	7,026,567	89,540	849,821	12.1%	6,357,236	170,406	408,926	6.4%	1.880	7.1%	5.2%	1.366
	1996	6,678,177	202,759	250,521	3.8%	5,524,468	332,731	602,722	10.9%	0.344	6.0%	6.8%	0.881
	1997	6,475,434	446,985	1,835,343	28.3%	4,881,468	514,856	790,749	16.2%	1.750	11.1%	8.6%	1.284
	1998	6,350,140	763,381	1,950,692	30.7%	4,358,670	689,512	915,765	21.0%	1.462	14.5%	10.3%	1.403
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,914,213	848,201	1,066,181	27.2%	0.610	14.8%	12.0%	1.227
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,544,097	997,385	1,195,348	33.7%	1.906	20.4%	13.7%	1.486
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,244,402	1,129,043	1,286,422	39.7%	2.152	26.6%	15.3%	1.736
	2002	5,970,997	3,208,706	5,809,792	97.3%	2,983,760	1,238,450	1,351,810	45.3%	2.148	32.4%	16.9%	1.924
	2003	5,863,674	4,089,516	4,446,446	75.8%	2,730,017	1,326,062	1,403,105	51.4%	1.475	35.5%	18.3%	1.943
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,485,339	1,406,182	1,494,729	60.1%	1.413	38.7%	19.7%	1.969
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,255,370	1,483,797	1,551,386	68.8%	1.199	41.3%	21.0%	1.966
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,042,155	1,544,196	1,564,523	76.6%	1.056	43.3%	22.3%	1.946
	2007	5,877,701	2,355,441	5,791,406	98.5%	1,847,548	1,583,670	1,569,186	84.9%	1.160	45.8%	23.4%	1.957
	2008	5,654,625	11,071,633	8,155,222	144.2%	1,659,620	1,607,313	1,568,877	94.5%	1.526	49.7%	24.5%	2.029
	2009	5,520,015	11,297,497	10,162,052	184.1%	1,486,601	1,623,578	1,586,808	106.7%	1.725	54.4%	25.5%	2.133
	2010	6,000,315	10,919,970	8,794,381	146.6%	1,317,098	1,632,721	1,573,086	119.4%	1.227	57.6%	26.4%	2.178
	2011	6,153,173	9,555,386	9,401,805	152.8%	1,149,429	1,624,939	1,525,038	132.7%	1.152	60.7%	27.3%	2.223
	2012	5,778,746	10,296,908	9,554,074	165.3%	1,005,885	1,599,484	1,472,706	146.4%	1.129	63.6%	28.1%	2.266
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	871,653	1,561,434	1,416,080	162.5%	1.079	66.4%	28.8%	2.308
	2014	5,050,649	11,874,811	9,827,850	194.6%	742,219	1,515,463	1,364,105	183.8%	1.059	69.1%	29.4%	2.350
	2015	4,594,691	11,868,520	9,834,834	214.0%	627,854	1,462,005	1,294,860	206.2%	1.038	71.7%	30.0%	2.392
	2016	4,156,947	11,308,242	9,750,752	234.6%	527,590	1,398,081	1,209,231	229.2%	1.023	74.1%	30.4%	2.434
	2017	3,739,598	10,808,972	9,600,493	256.7%	440,341	1,324,853	1,121,978	254.8%	1.008	76.4%	30.9%	2.476
	2018	3,344,500	10,290,466	9,387,405	280.7%	365,020	1,245,846	1,035,740	283.7%	0.989	78.6%	31.2%	2.517
	2019	2,973,216	9,995,825	9,105,771	306.3%	300,510	1,164,235	953,609	317.3%	0.965	80.7%	31.6%	2.556
	2020	2,626,975	9,699,589	8,752,501	333.2%	245,667	1,080,907	866,807	352.8%	0.944	82.5%	31.8%	2.594
	2021	2,306,628	9,364,563	8,338,147	361.5%	199,420	995,520	777,916	390.1%	0.927	84.3%	32.1%	2.629
	2022	2,012,627	8,978,119	7,869,908	391.0%	160,774	909,638	693,768	431.5%	0.906	85.8%	32.2%	2.662
	2023	1,745,008	8,544,570	7,369,414	422.3%	128,786	825,513	615,484	477.9%	0.884	87.2%	32.4%	2.693
	2024	1,503,406	8,076,570	6,858,264	456.2%	102,520	744,766	543,284	529.9%	0.861	88.5%	32.5%	2.721
	2025	1,287,080	7,590,059	6,358,704	494.0%	81,116	667,929	474,380	584.8%	0.845	89.6%	32.6%	2.746
	2026	1,094,957	7,098,177	5,872,814	536.4%	63,813	595,179	410,402	643.1%	0.834	90.6%	32.7%	2.769
	2027	925,697	6,608,035	5,399,171	583.3%	49,940	527,255	353,582	708.0%	0.824	91.5%	32.8%	2.790
	2028	777,753	6,123,265	4,934,624	634.5%	38,919	464,925	304,043	781.2%	0.812	92.2%	32.8%	2.809
	2029	649,443	5,646,436	4,482,535	690.2%	30,236	408,683	261,857	866.1%	0.797	92.9%	32.9%	2.826
	2030	539,011	5,178,872	4,041,572	749.8%	23,435	358,279	223,397	953.3%	0.787	93.5%	32.9%	2.841
	2031	444,681	4,721,516	3,613,727	812.7%	18,110	312,997	188,821	1042.6%	0.779	94.0%	32.9%	2.853
	2032	364,709	4,276,368	3,199,289	877.2%	13,958	272,404	158,742	1137.3%	0.771	94.4%	33.0%	2.864
	2033	297,410	3,846,130	2,809,837	944.8%	10,724	236,158	132,492	1235.5%	0.765	94.7%	33.0%	2.874
	2034	241,191	3,439,190	2,470,733	1024.4%	8,198	203,852	109,529	1336.0%	0.767	95.1%	33.0%	2.882
	2035	194,563	3,064,487	2,179,008	1119.9%	6,234	175,078	89,411	1434.3%	0.781	95.3%	33.0%	2.889
	2036	156,158	2,724,413	1,919,438	1229.2%	4,713	149,538	72,167	1531.4%	0.803	95.5%	33.0%	2.895
	2037	124,728	2,416,862	1,684,236	1350.3%	3,540	127,072	57,930	1636.6%	0.825	95.7%	33.0%	2.900
	2038	99,160	2,138,697	1,471,728	1484.2%	2,646	107,562	46,426	1754.8%	0.846	95.9%	33.0%	2.904
	2039	78,473	1,886,937	1,280,015	1631.2%	1,969	90,809	37,155	1886.9%	0.864	96.0%	33.0%	2.908
	2040	61,815	1,659,062	1,106,784	1790.5%	1,455	76,517	29,577	2033.2%	0.881	96.1%	33.0%	2.911
	2041	48,460	1,452,484	947,908	1956.1%	1,065	64,356	23,347	2192.9%	0.892	96.2%	33.0%	2.914
	2042	37,796	1,264,722	803,168	2125.0%	772	54,020	18,222	2361.1%	0.900	96.3%	33.0%	2.916
	2043	29,315	1,094,221	672,891	2295.4%	555	45,256	14,084	2539.4%	0.904	96.3%	33.0%	2.917
	2044	22,598	940,257	558,953	2473.4%	393	37,835	10,731	2727.5%	0.907	96.4%	33.0%	2.919
	2045	17,305	801,580	456,178	2636.1%	274	31,541	7,961	2904.6%	0.908	96.4%	33.0%	2.920
	2046	13,156	676,951	366,365	2784.8%	187	26,196	5,750	3068.6%	0.907	96.4%	33.0%	2.921
	2047	9,925	566,151	290,887	2931.0%	127	21,677	4,072	3218.0%	0.911	96.4%	33.0%	2.921
	2048	7,425	469,157	229,219	3087.1%	85	17,887	2,851	3346.6%	0.922	96.5%	33.0%	2.922
	2049	5,506	385,396	178,856	3248.5%	57	14,733	1,975	3472.0%	0.936	96.5%	33.0%	2.922
	2050	4,043	314,007	138,537	3426.2%	38	12,125	1,337	3557.1%	0.963	96.5%	33.0%	2.922
	2051	2,938	253,981	106,047	3609.2%	24	9,973	870	3583.5%	1.007	96.5%	33.0%	2.922
	2052	2,110	203,935	79,997	3791.3%	16	8,201	542	3480.3%	1.089	96.5%	33.0%	2.923
TOTALS	Past	116,198,683	80,084,154	92,436,423	79.6%	58,564,201	21,409,334	23,152,597	39.5%	2.012	63.6%	28.1%	2.266
	Future	47,109,735	198,320,370	164,017,968	348.2%	5,074,949	19,346,297	14,934,521	294.3%	1.183	297.5%	249.7%	1.191
	Lifetime	163,308,418	278,404,525	256,454,391	157.0%	63,639,150	40,755,631	38,087,118	59.8%	2.624	96.5%	33.0%	2.923

**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
LTC3 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	1993	614,433	0	0	0.0%	577,721	4,635	21,509	3.7%	0.000	0.0%	3.7%	0.000
	1994	5,469,556	17,554	98,758	1.8%	5,199,105	52,176	203,721	3.9%	0.461	1.6%	3.9%	0.414
	1995	7,026,567	89,540	849,821	12.1%	6,357,236	170,406	408,926	6.4%	1.880	7.1%	5.2%	1.366
	1996	6,678,177	202,759	250,521	3.8%	5,524,468	332,731	602,722	10.9%	0.344	6.0%	6.8%	0.881
	1997	6,475,434	446,985	1,835,343	28.3%	4,881,468	514,856	790,749	16.2%	1.750	11.1%	8.6%	1.284
	1998	6,350,140	763,381	1,950,692	30.7%	4,358,670	689,512	915,765	21.0%	1.462	14.5%	10.3%	1.403
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,914,213	848,201	1,066,181	27.2%	0.610	14.8%	12.0%	1.227
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,544,097	997,385	1,195,348	33.7%	1.906	20.4%	13.7%	1.486
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,244,402	1,129,043	1,286,422	39.7%	2.152	26.6%	15.3%	1.736
	2002	5,970,997	3,208,706	5,809,792	97.3%	2,983,760	1,238,450	1,351,810	45.3%	2.148	32.4%	16.9%	1.924
	2003	5,863,674	4,089,516	4,446,446	75.8%	2,730,017	1,326,062	1,403,105	51.4%	1.475	35.5%	18.3%	1.943
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,485,339	1,406,182	1,494,729	60.1%	1.413	38.7%	19.7%	1.969
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,255,370	1,483,797	1,551,386	68.8%	1.199	41.3%	21.0%	1.966
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,042,155	1,544,196	1,564,523	76.6%	1.056	43.3%	22.3%	1.946
	2007	5,877,701	2,355,441	5,791,406	98.5%	1,847,548	1,583,670	1,569,186	84.9%	1.160	45.8%	23.4%	1.957
	2008	5,654,625	11,071,633	8,155,222	144.2%	1,659,620	1,607,313	1,568,877	94.5%	1.526	49.7%	24.5%	2.029
	2009	5,520,015	11,297,497	10,162,052	184.1%	1,486,601	1,623,578	1,586,808	106.7%	1.725	54.4%	25.5%	2.133
	2010	6,000,315	10,919,970	8,794,381	146.6%	1,317,098	1,632,721	1,573,086	119.4%	1.227	57.6%	26.4%	2.178
	2011	6,153,173	9,555,386	9,401,805	152.8%	1,149,429	1,624,939	1,525,038	132.7%	1.152	60.7%	27.3%	2.223
	2012	5,778,746	10,296,908	9,554,074	165.3%	1,005,885	1,599,484	1,472,706	146.4%	1.129	63.6%	28.1%	2.266
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	871,653	1,561,434	1,416,080	162.5%	1.079	66.4%	28.8%	2.308
	2014	6,742,410	11,764,120	9,341,898	138.6%	742,219	1,515,463	1,364,105	183.8%	0.754	68.4%	29.4%	2.327
	2015	7,706,874	11,485,507	8,890,664	115.4%	627,854	1,462,005	1,294,860	206.2%	0.559	69.8%	30.0%	2.329
	2016	6,972,628	10,661,633	8,814,654	126.4%	527,590	1,398,081	1,209,231	229.2%	0.552	71.2%	30.4%	2.337
	2017	6,272,591	10,009,012	8,678,820	138.4%	440,341	1,324,853	1,121,978	254.8%	0.543	72.5%	30.9%	2.350
	2018	5,609,874	9,414,728	8,486,189	151.3%	365,020	1,245,846	1,035,740	283.7%	0.533	73.9%	31.2%	2.365
	2019	4,987,104	9,093,008	8,231,593	165.1%	300,510	1,164,235	953,609	317.3%	0.520	75.2%	31.6%	2.383
	2020	4,406,339	8,800,318	7,912,237	179.6%	245,667	1,080,907	866,807	352.8%	0.509	76.4%	31.8%	2.402
	2021	3,869,008	8,486,622	7,537,663	194.8%	199,420	995,520	777,916	390.1%	0.499	77.6%	32.1%	2.421
	2022	3,375,866	8,130,386	7,114,376	210.7%	160,774	909,638	693,768	431.5%	0.488	78.7%	32.2%	2.440
	2023	2,926,978	7,733,985	6,661,931	227.6%	128,786	825,513	615,484	477.9%	0.476	79.6%	32.4%	2.459
	2024	2,521,729	7,307,941	6,199,852	245.9%	102,520	744,766	543,284	529.9%	0.464	80.5%	32.5%	2.476
	2025	2,158,875	6,866,143	5,748,252	266.3%	81,116	667,929	474,380	584.8%	0.455	81.3%	32.6%	2.493
	2026	1,836,619	6,420,123	5,309,008	289.1%	63,813	595,179	410,402	643.1%	0.449	82.1%	32.7%	2.509
	2027	1,552,712	5,976,089	4,880,836	314.3%	49,940	527,255	353,582	708.0%	0.444	82.7%	32.8%	2.523
	2028	1,304,559	5,537,156	4,460,887	341.9%	38,919	464,925	304,043	781.2%	0.438	83.3%	32.8%	2.537
	2029	1,089,339	5,105,592	4,052,200	372.0%	30,236	408,683	261,857	866.1%	0.430	83.8%	32.9%	2.549
	2030	904,106	4,682,543	3,653,570	404.1%	23,435	358,279	223,397	953.3%	0.424	84.2%	32.9%	2.560
	2031	745,883	4,268,806	3,266,800	438.0%	18,110	312,997	188,821	1042.6%	0.420	84.6%	32.9%	2.569
	2032	611,741	3,866,192	2,892,148	472.8%	13,958	272,404	158,742	1137.3%	0.416	84.9%	33.0%	2.578
	2033	498,858	3,477,122	2,540,085	509.2%	10,724	236,158	132,492	1235.5%	0.412	85.2%	33.0%	2.585
	2034	404,560	3,109,161	2,233,536	552.1%	8,198	203,852	109,529	1336.0%	0.413	85.5%	33.0%	2.591
	2035	326,350	2,770,375	1,969,817	603.6%	6,234	175,078	89,411	1434.3%	0.421	85.7%	33.0%	2.596
	2036	261,930	2,462,916	1,735,167	662.5%	4,713	149,538	72,167	1531.4%	0.433	85.8%	33.0%	2.601
	2037	209,212	2,184,870	1,522,545	727.8%	3,540	127,072	57,930	1636.6%	0.445	86.0%	33.0%	2.605
	2038	166,326	1,933,397	1,330,438	799.9%	2,646	107,562	46,426	1754.8%	0.456	86.1%	33.0%	2.608
	2039	131,626	1,705,797	1,157,130	879.1%	1,969	90,809	37,155	1886.9%	0.466	86.2%	33.0%	2.611
	2040	103,685	1,499,792	1,000,530	965.0%	1,455	76,517	29,577	2033.2%	0.475	86.3%	33.0%	2.614
	2041	81,285	1,313,043	856,906	1054.2%	1,065	64,356	23,347	2192.9%	0.481	86.4%	33.0%	2.616
	2042	63,398	1,143,305	726,062	1145.3%	772	54,020	18,222	2361.1%	0.485	86.4%	33.0%	2.618
	2043	49,172	989,173	608,292	1237.1%	555	45,256	14,084	2539.4%	0.487	86.5%	33.0%	2.619
	2044	37,905	849,989	505,292	1333.0%	393	37,835	10,731	2727.5%	0.489	86.5%	33.0%	2.620
	2045	29,026	724,626	412,384	1420.7%	274	31,541	7,961	2904.6%	0.489	86.5%	33.0%	2.621
	2046	22,067	611,962	331,193	1500.8%	187	26,196	5,750	3068.6%	0.489	86.6%	33.0%	2.622
	2047	16,647	511,799	262,961	1579.6%	127	21,677	4,072	3218.0%	0.491	86.6%	33.0%	2.622
	2048	12,454	424,117	207,214	1663.8%	85	17,887	2,851	3346.6%	0.497	86.6%	33.0%	2.622
	2049	9,235	348,397	161,686	1750.8%	57	14,733	1,975	3472.0%	0.504	86.6%	33.0%	2.623
	2050	6,782	283,861	125,237	1846.6%	38	12,125	1,337	3557.1%	0.519	86.6%	33.0%	2.623
	2051	4,928	229,598	95,866	1945.1%	24	9,973	870	3583.5%	0.543	86.6%	33.0%	2.623
	2052	3,539	184,356	72,317	2043.3%	16	8,201	542	3480.3%	0.587	86.6%	33.0%	2.623
TOTALS	Past	116,198,683	80,084,154	92,436,423	79.6%	58,564,201	21,409,334	23,152,597	39.5%	2.012	63.6%	28.1%	2.266
	Future	73,552,304	183,036,340	149,657,645	203.5%	5,074,949	19,346,297	14,934,521	294.3%	0.691	178.7%	249.7%	0.716
	Lifetime	189,750,987	263,120,494	242,094,068	127.6%	63,639,150	40,755,631	38,087,118	59.8%	2.132	86.6%	33.0%	2.623

**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
LTC3 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	1993	53,851	0	0	0.0%	50,161	419	1,937	3.9%	0.000	0.0%	3.9%	0.000
	1994	218,574	0	0	0.0%	203,947	2,538	8,535	4.2%	0.000	0.0%	4.1%	0.000
	1995	232,328	0	0	0.0%	192,232	6,587	14,077	7.3%	0.000	0.0%	5.4%	0.000
	1996	227,874	7,075	85,530	37.5%	166,857	11,456	19,491	11.7%	3.213	10.9%	7.0%	1.568
	1997	225,259	28,560	141,978	63.0%	147,451	16,566	24,111	16.4%	3.854	22.1%	8.5%	2.582
	1998	224,365	68,753	51,457	22.9%	131,390	21,206	26,943	20.5%	1.118	22.2%	10.0%	2.220
	1999	224,392	57,121	2,530	1.1%	117,647	25,358	30,917	26.3%	0.043	19.3%	11.5%	1.681
	2000	220,451	5,814	1,352	0.6%	106,172	29,149	33,789	31.8%	0.019	17.2%	12.9%	1.331
	2001	218,720	227,277	146,346	66.9%	96,862	32,346	35,893	37.1%	1.806	22.0%	14.3%	1.535
	2002	209,259	103,327	342,526	163.7%	88,641	34,921	37,408	42.2%	3.879	33.2%	15.6%	2.130
	2003	205,949	77,507	39,643	19.2%	80,517	36,989	38,685	48.0%	0.401	32.3%	16.8%	1.920
	2004	202,473	125,398	515,939	254.8%	72,714	38,972	41,095	56.5%	4.509	45.6%	18.0%	2.535
	2005	200,984	148,269	118,939	59.2%	65,571	40,828	42,197	64.4%	0.920	46.3%	19.1%	2.422
	2006	199,121	191,456	554	0.3%	58,954	42,181	42,394	71.9%	0.004	44.1%	20.2%	2.187
	2007	190,068	125,724	625,597	329.1%	52,763	43,032	42,467	80.5%	4.089	55.9%	21.2%	2.638
	2008	176,181	287,342	878,285	498.5%	46,939	43,552	42,523	90.6%	5.503	71.2%	22.1%	3.224
	2009	171,237	580,260	89,125	52.0%	41,480	43,940	43,096	103.9%	0.501	70.6%	23.0%	3.075
	2010	156,518	612,327	371,066	237.1%	36,578	44,138	42,746	116.9%	2.029	75.0%	23.8%	3.151
	2011	155,916	561,773	435,314	279.2%	31,736	43,923	41,606	131.1%	2.130	79.8%	24.5%	3.255
	2012	183,591	557,965	138,075	75.2%	27,517	43,314	40,390	146.8%	0.512	79.7%	25.2%	3.162
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	23,805	42,459	39,233	164.8%	1.452	83.3%	25.8%	3.226
	2014	157,217	445,634	422,470	268.7%	20,346	41,476	38,306	188.3%	1.427	86.8%	26.4%	3.291
	2015	142,158	478,300	424,139	298.4%	17,309	40,314	36,641	211.7%	1.409	90.2%	26.9%	3.356
	2016	127,850	478,227	419,990	328.5%	14,652	38,867	34,592	236.1%	1.391	93.5%	27.3%	3.419
	2017	114,352	459,870	412,105	360.4%	12,341	37,193	32,530	263.6%	1.367	96.5%	27.7%	3.480
	2018	101,709	437,738	402,239	395.5%	10,341	35,388	30,537	295.3%	1.339	99.4%	28.1%	3.539
	2019	89,956	424,446	387,644	430.9%	8,628	33,528	28,703	332.7%	1.295	102.0%	28.4%	3.594
	2020	79,112	410,253	370,443	468.3%	7,168	31,600	26,486	369.5%	1.267	104.4%	28.6%	3.645
	2021	69,186	394,549	351,206	507.6%	5,928	29,570	24,178	407.9%	1.245	106.6%	28.9%	3.693
	2022	60,172	377,710	332,864	553.2%	4,878	27,476	21,932	449.6%	1.230	108.6%	29.1%	3.738
	2023	52,049	360,263	314,316	603.9%	4,000	25,373	19,814	495.4%	1.219	110.4%	29.2%	3.780
	2024	44,787	342,036	294,279	657.1%	3,272	23,306	17,842	545.3%	1.205	112.0%	29.3%	3.818
	2025	38,344	322,946	273,561	713.4%	2,667	21,293	15,866	594.8%	1.199	113.5%	29.5%	3.853
	2026	32,671	302,981	251,806	770.7%	2,166	19,346	14,010	646.7%	1.192	114.8%	29.5%	3.885
	2027	27,712	282,524	230,945	833.4%	1,755	17,508	12,392	706.0%	1.180	115.9%	29.6%	3.913
	2028	23,407	261,671	208,936	892.6%	1,420	15,821	11,023	776.5%	1.150	116.9%	29.7%	3.938
	2029	19,694	240,396	187,000	949.5%	1,146	14,298	9,829	857.6%	1.107	117.7%	29.7%	3.959
	2030	16,511	219,333	167,765	1016.1%	923	12,912	8,660	938.2%	1.083	118.4%	29.8%	3.978
	2031	13,800	199,266	150,745	1092.4%	740	11,636	7,581	1023.9%	1.067	119.0%	29.8%	3.994
	2032	11,501	180,307	134,069	1165.8%	592	10,463	6,594	1114.7%	1.046	119.6%	29.8%	4.008
	2033	9,561	162,558	119,278	1247.6%	471	9,383	5,704	1211.0%	1.030	120.0%	29.9%	4.020
	2034	7,930	146,438	107,269	1352.8%	373	8,391	4,902	1315.0%	1.029	120.4%	29.9%	4.031
	2035	6,562	132,416	98,117	1495.2%	293	7,478	4,170	1423.5%	1.050	120.7%	29.9%	4.040
	2036	5,419	120,384	90,029	1661.5%	228	6,636	3,528	1544.1%	1.076	121.0%	29.9%	4.049
	2037	4,464	109,911	82,590	1850.3%	176	5,865	2,960	1682.4%	1.100	121.3%	29.9%	4.057
	2038	3,667	100,734	75,949	2071.1%	134	5,159	2,458	1837.3%	1.127	121.5%	29.9%	4.064
	2039	3,003	92,640	70,132	2335.3%	101	4,517	2,025	2012.0%	1.161	121.8%	29.9%	4.070
	2040	2,450	85,383	64,581	2635.6%	75	3,936	1,646	2206.3%	1.195	121.9%	29.9%	4.076
	2041	1,991	78,618	58,670	2947.3%	54	3,409	1,303	2416.9%	1.219	122.1%	29.9%	4.081
	2042	1,609	72,021	52,268	3248.3%	38	2,931	1,006	2643.3%	1.229	122.2%	29.9%	4.085
	2043	1,293	65,453	45,938	3552.7%	26	2,500	761	2890.1%	1.229	122.4%	29.9%	4.089
	2044	1,032	58,880	39,524	3830.0%	18	2,119	569	3184.4%	1.203	122.5%	29.9%	4.092
	2045	817	52,397	33,672	4120.7%	12	1,785	413	3556.3%	1.159	122.5%	29.9%	4.095
	2046	641	46,161	28,258	4406.7%	7	1,495	279	4035.6%	1.092	122.6%	29.9%	4.097
	2047	498	40,230	23,373	4692.7%	4	1,243	172	4704.7%	0.997	122.7%	29.9%	4.099
	2048	382	34,691	19,121	5001.5%	2	1,026	95	5541.5%	0.903	122.7%	29.9%	4.100
	2049	289	29,613	15,473	5344.9%	1	844	48	6505.0%	0.822	122.7%	29.9%	4.101
	2050	216	25,093	12,656	5864.0%	0	693	19	6897.0%	0.850	122.8%	29.9%	4.102
	2051	158	21,082	9,985	6316.6%	0	567	4	7235.8%	0.873	122.8%	29.9%	4.102
	2052	113	17,529	7,753	6834.4%	0	466	0	0.0%	0.000	122.8%	29.9%	4.103
TOTALS	Past	3,897,109	3,765,949	3,984,256	102.2%	1,816,128	601,412	650,299	35.8%	2.855	79.7%	25.2%	3.162
	Future	1,447,187	8,466,764	7,204,940	497.9%	146,089	600,269	468,810	320.9%	1.551	418.3%	264.9%	1.579
	Lifetime	5,344,295	12,232,713	11,189,196	209.4%	1,962,217	1,201,681	1,119,110	57.0%	3.671	122.8%	29.9%	4.103

**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
LTC3 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	1993	53,851	0	0	0.0%	50,161	419	1,937	3.9%	0.000	0.0%	3.9%	0.000
	1994	218,574	0	0	0.0%	203,947	2,538	8,535	4.2%	0.000	0.0%	4.1%	0.000
	1995	232,328	0	0	0.0%	192,232	6,587	14,077	7.3%	0.000	0.0%	5.4%	0.000
	1996	227,874	7,075	85,530	37.5%	166,857	11,456	19,491	11.7%	3.213	10.9%	7.0%	1.568
	1997	225,259	28,560	141,978	63.0%	147,451	16,566	24,111	16.4%	3.854	22.1%	8.5%	2.582
	1998	224,365	68,753	51,457	22.9%	131,390	21,206	26,943	20.5%	1.118	22.2%	10.0%	2.220
	1999	224,392	57,121	2,530	1.1%	117,647	25,358	30,917	26.3%	0.043	19.3%	11.5%	1.681
	2000	220,451	5,814	1,352	0.6%	106,172	29,149	33,789	31.8%	0.019	17.2%	12.9%	1.331
	2001	218,720	227,277	146,346	66.9%	96,862	32,346	35,893	37.1%	1.806	22.0%	14.3%	1.535
	2002	209,259	103,327	342,526	163.7%	88,641	34,921	37,408	42.2%	3.879	33.2%	15.6%	2.130
	2003	205,949	77,507	39,643	19.2%	80,517	36,989	38,685	48.0%	0.401	32.3%	16.8%	1.920
	2004	202,473	125,398	515,939	254.8%	72,714	38,972	41,095	56.5%	4.509	45.6%	18.0%	2.535
	2005	200,984	148,269	118,939	59.2%	65,571	40,828	42,197	64.4%	0.920	46.3%	19.1%	2.422
	2006	199,121	191,456	554	0.3%	58,954	42,181	42,394	71.9%	0.004	44.1%	20.2%	2.187
	2007	190,068	125,724	625,597	329.1%	52,763	43,032	42,467	80.5%	4.089	55.9%	21.2%	2.638
	2008	176,181	287,342	878,285	498.5%	46,939	43,552	42,523	90.6%	5.503	71.2%	22.1%	3.224
	2009	171,237	580,260	89,125	52.0%	41,480	43,940	43,096	103.9%	0.501	70.6%	23.0%	3.075
	2010	156,518	612,327	371,066	237.1%	36,578	44,138	42,746	116.9%	2.029	75.0%	23.8%	3.151
	2011	155,916	561,773	435,314	279.2%	31,736	43,923	41,606	131.1%	2.130	79.8%	24.5%	3.255
	2012	183,591	557,965	138,075	75.2%	27,517	43,314	40,390	146.8%	0.512	79.7%	25.2%	3.162
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	23,805	42,459	39,233	164.8%	1.452	83.3%	25.8%	3.226
	2014	201,123	441,772	405,613	201.7%	20,346	41,476	38,306	188.3%	1.071	86.2%	26.4%	3.266
	2015	238,448	463,373	383,420	160.8%	17,309	40,314	36,641	211.7%	0.760	88.2%	26.9%	3.278
	2016	214,448	451,615	379,670	177.0%	14,652	38,867	34,592	236.1%	0.750	90.1%	27.3%	3.297
	2017	191,807	426,158	372,542	194.2%	12,341	37,193	32,530	263.6%	0.737	92.1%	27.7%	3.319
	2018	170,601	400,505	363,623	213.1%	10,341	35,388	30,537	295.3%	0.722	93.9%	28.1%	3.345
	2019	150,886	386,028	350,429	232.2%	8,628	33,528	28,703	332.7%	0.698	95.7%	28.4%	3.371
	2020	132,698	372,091	334,880	252.4%	7,168	31,600	26,486	369.5%	0.683	97.3%	28.6%	3.398
	2021	116,049	357,485	317,489	273.6%	5,928	29,570	24,178	407.9%	0.671	98.9%	28.9%	3.425
	2022	100,928	342,002	300,908	298.1%	4,878	27,476	21,932	449.6%	0.663	100.3%	29.1%	3.452
	2023	87,304	326,061	284,141	325.5%	4,000	25,373	19,814	495.4%	0.657	101.6%	29.2%	3.478
	2024	75,123	309,471	266,027	354.1%	3,272	23,306	17,842	545.3%	0.649	102.8%	29.3%	3.503
	2025	64,316	292,137	247,299	384.5%	2,667	21,293	15,866	594.8%	0.646	103.9%	29.5%	3.526
	2026	54,800	274,035	227,632	415.4%	2,166	19,346	14,010	646.7%	0.642	104.8%	29.5%	3.548
	2027	46,482	255,505	208,774	449.1%	1,755	17,508	12,392	706.0%	0.636	105.7%	29.6%	3.568
	2028	39,261	236,625	188,878	481.1%	1,420	15,821	11,023	776.5%	0.620	106.4%	29.7%	3.586
	2029	33,033	217,371	169,047	511.8%	1,146	14,298	9,829	857.6%	0.597	107.1%	29.7%	3.601
	2030	27,695	198,314	151,659	547.6%	923	12,912	8,660	938.2%	0.584	107.6%	29.8%	3.615
	2031	23,147	180,162	136,273	588.7%	740	11,636	7,581	1023.9%	0.575	108.1%	29.8%	3.627
	2032	19,291	163,014	121,198	628.3%	592	10,463	6,594	1114.7%	0.564	108.5%	29.8%	3.637
	2033	16,036	146,963	107,827	672.4%	471	9,383	5,704	1211.0%	0.555	108.9%	29.9%	3.646
	2034	13,301	132,386	96,971	729.1%	373	8,391	4,902	1315.0%	0.554	109.2%	29.9%	3.655
	2035	11,007	119,708	88,698	805.8%	293	7,478	4,170	1423.5%	0.566	109.4%	29.9%	3.662
	2036	9,089	108,829	81,386	895.4%	228	6,636	3,528	1544.1%	0.580	109.7%	29.9%	3.669
	2037	7,487	99,361	74,662	997.2%	176	5,865	2,960	1682.4%	0.593	109.9%	29.9%	3.675
	2038	6,151	91,065	68,658	1116.2%	134	5,159	2,458	1837.3%	0.608	110.1%	29.9%	3.681
	2039	5,037	83,747	63,399	1258.6%	101	4,517	2,025	2012.0%	0.626	110.3%	29.9%	3.686
	2040	4,110	77,186	58,381	1420.5%	75	3,936	1,646	2206.3%	0.644	110.4%	29.9%	3.690
	2041	3,339	71,071	53,037	1588.4%	54	3,409	1,303	2416.9%	0.657	110.5%	29.9%	3.694
	2042	2,699	65,107	47,250	1750.7%	38	2,931	1,006	2643.3%	0.662	110.7%	29.9%	3.698
	2043	2,169	59,169	41,528	1914.7%	26	2,500	761	2890.1%	0.663	110.8%	29.9%	3.701
	2044	1,731	53,227	35,730	2064.2%	18	2,119	569	3184.4%	0.648	110.8%	29.9%	3.704
	2045	1,371	47,367	30,439	2220.8%	12	1,785	413	3556.3%	0.624	110.9%	29.9%	3.706
	2046	1,076	41,730	25,545	2375.0%	7	1,495	279	4035.6%	0.589	111.0%	29.9%	3.708
	2047	835	36,368	21,129	2529.1%	4	1,243	172	4704.7%	0.538	111.0%	29.9%	3.709
	2048	641	31,361	17,285	2695.5%	2	1,026	95	5541.5%	0.486	111.0%	29.9%	3.710
	2049	486	26,770	13,988	2880.6%	1	844	48	6505.0%	0.443	111.1%	29.9%	3.711
	2050	362	22,684	11,441	3160.4%	0	693	19	6897.0%	0.458	111.1%	29.9%	3.712
	2051	265	19,058	9,026	3404.3%	0	567	4	7235.8%	0.470	111.1%	29.9%	3.712
	2052	190	15,846	7,008	3683.4%	0	466	0	0.0%	0.000	111.1%	29.9%	3.713
TOTALS	Past	3,897,109	3,765,949	3,984,256	102.2%	1,816,128	601,412	650,299	35.8%	2.855	79.7%	25.2%	3.162
	Future	2,247,729	7,798,805	6,576,673	292.6%	146,089	600,269	468,810	320.9%	0.912	253.2%	264.9%	0.956
	Lifetime	6,144,838	11,564,754	10,560,929	171.9%	1,962,217	1,201,681	1,119,110	57.0%	3.013	111.1%	29.9%	3.713

**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

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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-129963420

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 LTC3 Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC3J
Long Term Care	H-LTC3J-1
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

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-129257027, 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. The regulation 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 LTC3 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.

MetLife Insurance Company USA

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Appendix for the LTC3 Comprehensive Product

March 2015

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

1. *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.

2. *Please explain the difference between the Active Life Reserves balance shown in Attachment 6 of [this appendix] ($47,904,292) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($55,534,860).*

   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.

3. *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	44.7%, *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	142.6%	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.

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.

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC3 Comprehensive Product

March 2015

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
LTC3 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	1993	614,433	0	0	0.0%	1,512	2,755,739	0	0	0.0%				0.0092		0.9908		8.00%	4.4850
	1994	5,469,556	17,554	95,142	1.7%	4,162	22,713,890	72,897	395,103	1.7%				0.0522		0.9478		8.00%	4.1528
	1995	7,026,567	89,540	788,421	11.2%	3,939	27,018,357	344,297	3,031,615	11.2%				0.0820		0.9180		8.00%	3.8452
	1996	6,678,177	202,759	240,634	3.6%	3,751	23,776,607	721,893	856,740	3.6%				0.0477		0.9523		8.00%	3.5603
	1997	6,475,434	446,985	1,640,320	25.3%	3,631	21,347,011	1,473,538	5,407,504	25.3%				0.0320		0.9680		8.00%	3.2966
	1998	6,350,140	763,381	1,831,359	28.8%	3,539	19,383,301	2,330,162	5,590,079	28.8%				0.0253		0.9747		8.00%	3.0524
	1999	6,228,692	1,030,835	963,606	15.5%	3,443	17,604,252	2,913,464	2,723,454	15.5%				0.0271		0.9729		8.00%	2.8263
	2000	6,131,786	1,106,572	3,688,253	60.1%	3,358	16,046,632	2,895,855	9,652,008	60.1%				0.0247		0.9753		8.00%	2.6170
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,266	14,691,929	5,758,490	11,742,596	79.9%				0.0274		0.9726		8.00%	2.4231
	2002	5,970,997	3,208,706	5,391,537	90.3%	3,178	13,396,652	7,199,120	12,096,564	90.3%				0.0269		0.9731		8.00%	2.2436
	2003	5,863,674	4,089,516	4,178,321	71.3%	3,082	12,181,352	8,495,668	8,680,155	71.3%				0.0302		0.9698		8.00%	2.0774
	2004	6,114,247	3,987,549	4,808,008	78.6%	2,984	11,761,017	7,670,222	9,248,411	78.6%				0.0318		0.9682		8.00%	1.9235
	2005	6,224,014	3,598,675	4,746,026	76.3%	2,852	11,085,332	6,409,450	8,452,950	76.3%				0.0442		0.9558		8.00%	1.7811
	2006	6,003,140	3,668,760	4,550,878	75.8%	2,753	9,899,947	6,050,256	7,504,981	75.8%				0.0347		0.9653		8.00%	1.6491
	2007	5,877,701	2,355,441	5,491,233	93.4%	2,649	8,975,077	3,596,689	8,384,951	93.4%				0.0378		0.9622		8.00%	1.5270
	2008	5,654,625	11,071,633	7,760,094	137.2%	2,531	7,994,857	15,653,757	10,971,699	137.2%				0.0445		0.9555		8.00%	1.4139
	2009	5,520,015	11,297,497	9,727,272	176.2%	2,441	7,226,424	14,789,905	12,734,275	176.2%				0.0356		0.9644		8.00%	1.3091
	2010	6,000,315	10,919,970	8,483,064	141.4%	2,296	7,273,333	13,236,733	10,282,817	141.4%				0.0594		0.9406		8.00%	1.2122
	2011	6,153,173	9,555,386	9,177,107	149.1%	2,143	6,906,130	10,724,669	10,300,100	149.1%				0.0666		0.9334		8.00%	1.1224
	2012	5,778,746	10,296,908	9,447,171	163.5%	2,018	6,005,449	10,700,861	9,817,788	163.5%				0.0583		0.9417		8.00%	1.0392
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,309,779	10,266,036	9,304,393	175.2%	1.0000	1.0719	1.0000	0.0710	0.0000	0.9290	0.9549	8.00%	0.9623
	2014	5,050,649	11,874,811	9,827,850	194.6%	1,731	4,499,990	10,580,131	8,756,346	194.6%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	8.00%	0.8910
	2015	4,594,691	11,868,520	9,834,834	214.0%	1,591	3,790,503	9,791,228	8,113,489	214.0%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	8.00%	0.8250
	2016	4,156,947	11,308,242	9,750,752	234.6%	1,455	3,175,348	8,637,975	7,448,262	234.6%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	8.00%	0.7639
	2017	3,739,598	10,808,972	9,600,493	256.7%	1,323	2,644,954	7,645,000	6,790,264	256.7%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	8.00%	0.7073
	2018	3,344,500	10,290,466	9,387,405	280.7%	1,198	2,190,284	6,739,139	6,147,732	280.7%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	8.00%	0.6549
	2019	2,973,216	9,995,825	9,105,771	306.3%	1,079	1,802,902	6,061,278	5,521,567	306.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	8.00%	0.6064
	2020	2,626,975	9,699,589	8,752,501	333.2%	966	1,474,951	5,445,969	4,914,213	333.2%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	8.00%	0.5615
	2021	2,306,628	9,364,563	8,338,147	361.5%	860	1,199,156	4,868,393	4,334,786	361.5%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	8.00%	0.5199
	2022	2,012,627	8,978,119	7,869,908	391.0%	762	968,808	4,321,750	3,788,296	391.0%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	8.00%	0.4814
	2023	1,745,008	8,544,570	7,369,414	422.3%	671	777,764	3,808,384	3,284,608	422.3%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	8.00%	0.4457
	2024	1,503,406	8,076,570	6,858,264	456.2%	587	620,445	3,333,142	2,830,356	456.2%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	8.00%	0.4127
	2025	1,287,080	7,590,059	6,358,704	494.0%	511	491,823	2,900,335	2,429,807	494.0%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	8.00%	0.3821
	2026	1,094,957	7,098,177	5,872,814	536.4%	443	387,415	2,511,459	2,077,904	536.4%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	8.00%	0.3538
	2027	925,697	6,608,035	5,399,171	583.3%	381	303,266	2,164,850	1,768,816	583.3%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	8.00%	0.3276
	2028	777,753	6,123,265	4,934,624	634.5%	326	235,925	1,857,440	1,496,876	634.5%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	8.00%	0.3033
	2029	649,443	5,646,436	4,482,535	690.2%	278	182,410	1,585,924	1,259,017	690.2%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	8.00%	0.2809
	2030	539,011	5,178,872	4,041,572	749.8%	235	140,179	1,346,851	1,051,077	749.8%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	8.00%	0.2601
	2031	444,681	4,721,516	3,613,727	812.7%	198	107,080	1,136,952	870,194	812.7%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	8.00%	0.2408
	2032	364,709	4,276,368	3,199,289	877.2%	166	81,317	953,481	713,329	877.2%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	8.00%	0.2230
	2033	297,410	3,846,130	2,809,837	944.8%	138	61,400	794,030	580,088	944.8%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	8.00%	0.2064
	2034	241,191	3,439,190	2,470,733	1024.4%	114	46,105	657,424	472,297	1024.4%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	8.00%	0.1912
	2035	194,563	3,064,487	2,179,008	1119.9%	94	34,437	542,404	385,678	1119.9%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	8.00%	0.1770
	2036	156,158	2,724,413	1,919,438	1229.2%	77	25,592	446,493	314,569	1229.2%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	8.00%	0.1639
	2037	124,728	2,416,862	1,684,236	1350.3%	63	18,927	366,750	255,577	1350.3%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	8.00%	0.1517
	2038	99,160	2,138,697	1,471,728	1484.2%	51	13,933	300,499	206,786	1484.2%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	8.00%	0.1405
	2039	78,473	1,886,937	1,280,015	1631.2%	41	10,209	245,487	166,527	1631.2%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	8.00%	0.1301
	2040	61,815	1,659,062	1,106,784	1790.5%	33	7,446	199,852	133,324	1790.5%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	8.00%	0.1205
	2041	48,460	1,452,484	947,908	1956.1%	26	5,405	162,007	105,728	1956.1%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	8.00%	0.1115
	2042	37,796	1,264,722	803,168	2125.0%	21	3,903	130,615	82,948	2125.0%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	8.00%	0.1033
	2043	29,315	1,094,221	672,891	2295.4%	16	2,803	104,636	64,346	2295.4%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	8.00%	0.0956
	2044	22,598	940,257	558,953	2473.4%	13	2,001	83,253	49,491	2473.4%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	8.00%	0.0885
	2045	17,305	801,580	456,178	2636.1%	10	1,419	65,717	37,399	2636.1%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	8.00%	0.0820
	2046	13,156	676,951	366,365	2784.8%	8	999	51,388	27,811	2784.8%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	8.00%	0.0759
	2047	9,925	566,151	290,887	2931.0%	6	698	39,794	20,446	2931.0%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	8.00%	0.0703
	2048	7,425	469,157	229,219	3087.1%	4	483	30,533	14,918	3087.1%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	8.00%	0.0651
	2049	5,506	385,396	178,856	3248.5%	3	332	23,224	10,778	3248.5%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	8.00%	0.0603
	2050	4,043	314,007	138,537	3426.2%	2	226	17,521	7,730	3426.2%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	8.00%	0.0558
	2051	2,938	253,981	106,047	3609.2%	2	152	13,122	5,479	3609.2%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	8.00%	0.0517
	2052	2,110	203,935	79,997	3791.3%	1	101	9,756	3,827	3791.3%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	8.00%	0.0478
	Past	116,198,683	80,084,154	87,854,530	75.6%	59,528	268,043,288	121,037,925	147,873,789	55.2%									
	Future	47,109,735	198,320,370	164,017,968	348.2%	17,361	30,620,870	100,240,222	85,847,077	280.4%									
	Lifetime	163,308,418	278,404,525	251,872,498	154.2%	76,889	298,664,158	221,278,147	233,720,866	78.3%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC3 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	1993	614,433	0	0	0.0%	1,512	2,755,739	0	0	0.0%				0.0092		0.9908		8.00%	4.4850
	1994	5,469,556	17,554	95,142	1.7%	4,162	22,713,890	72,897	395,103	1.7%				0.0522		0.9478		8.00%	4.1528
	1995	7,026,567	89,540	788,421	11.2%	3,939	27,018,357	344,297	3,031,615	11.2%				0.0820		0.9180		8.00%	3.8452
	1996	6,678,177	202,759	240,634	3.6%	3,751	23,776,607	721,893	856,740	3.6%				0.0477		0.9523		8.00%	3.5603
	1997	6,475,434	446,985	1,640,320	25.3%	3,631	21,347,011	1,473,538	5,407,504	25.3%				0.0320		0.9680		8.00%	3.2966
	1998	6,350,140	763,381	1,831,359	28.8%	3,539	19,383,301	2,330,162	5,590,079	28.8%				0.0253		0.9747		8.00%	3.0524
	1999	6,228,692	1,030,835	963,606	15.5%	3,443	17,604,252	2,913,464	2,723,454	15.5%				0.0271		0.9729		8.00%	2.8263
	2000	6,131,786	1,106,572	3,688,253	60.1%	3,358	16,046,632	2,895,855	9,652,008	60.1%				0.0247		0.9753		8.00%	2.6170
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,266	14,691,929	5,758,490	11,742,596	79.9%				0.0274		0.9726		8.00%	2.4231
	2002	5,970,997	3,208,706	5,391,537	90.3%	3,178	13,396,652	7,199,120	12,096,564	90.3%				0.0269		0.9731		8.00%	2.2436
	2003	5,863,674	4,089,516	4,178,321	71.3%	3,082	12,181,352	8,495,668	8,680,155	71.3%				0.0302		0.9698		8.00%	2.0774
	2004	6,114,247	3,987,549	4,808,008	78.6%	2,984	11,761,017	7,670,222	9,248,411	78.6%				0.0318		0.9682		8.00%	1.9235
	2005	6,224,014	3,598,675	4,746,026	76.3%	2,852	11,085,332	6,409,450	8,452,950	76.3%				0.0442		0.9558		8.00%	1.7811
	2006	6,003,140	3,668,760	4,550,878	75.8%	2,753	9,899,947	6,050,256	7,504,981	75.8%				0.0347		0.9653		8.00%	1.6491
	2007	5,877,701	2,355,441	5,491,233	93.4%	2,649	8,975,077	3,596,689	8,384,951	93.4%				0.0378		0.9622		8.00%	1.5270
	2008	5,654,625	11,071,633	7,760,094	137.2%	2,531	7,994,857	15,653,757	10,971,699	137.2%				0.0445		0.9555		8.00%	1.4139
	2009	5,520,015	11,297,497	9,727,272	176.2%	2,441	7,226,424	14,789,905	12,734,275	176.2%				0.0356		0.9644		8.00%	1.3091
	2010	6,000,315	10,919,970	8,483,064	141.4%	2,296	7,273,333	13,236,733	10,282,817	141.4%				0.0594		0.9406		8.00%	1.2122
	2011	6,153,173	9,555,386	9,177,107	149.1%	2,143	6,906,130	10,724,669	10,300,100	149.1%				0.0666		0.9334		8.00%	1.1224
	2012	5,778,746	10,296,908	9,447,171	163.5%	2,018	6,005,449	10,700,861	9,817,788	163.5%				0.0583		0.9417		8.00%	1.0392
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,309,779	10,266,036	9,304,393	175.2%	1.0000	1.0719	1.0000	0.0710	0.0000	0.9290	0.9549	8.00%	0.9623
	2014	6,742,410	11,764,120	9,341,898	138.6%	1,667	6,007,303	10,481,509	8,323,375	138.6%	1.4677	1.1062	1.0171	0.0767	0.0367	0.8894	0.8587	8.00%	0.8910
	2015	7,706,874	11,485,507	8,890,664	115.4%	1,532	6,357,976	9,475,252	7,334,572	115.4%	1.3061	1.0857	1.0332	0.0811	0.0000	0.9189	0.8484	8.00%	0.8250
	2016	6,972,628	10,661,633	8,814,654	126.4%	1,401	5,326,150	8,144,053	6,733,209	126.4%	1.0000	1.0607	1.0332	0.0855	0.0000	0.9145	0.9047	8.00%	0.7639
	2017	6,272,591	10,009,012	8,678,820	138.4%	1,275	4,436,496	7,079,202	6,138,381	138.4%	1.0000	1.0593	1.0332	0.0901	0.0000	0.9099	0.8996	8.00%	0.7073
	2018	5,609,874	9,414,728	8,486,189	151.3%	1,154	3,673,859	6,165,625	5,557,533	151.3%	1.0000	1.0582	1.0332	0.0949	0.0000	0.9051	0.8943	8.00%	0.6549
	2019	4,987,104	9,093,008	8,231,593	165.1%	1,039	3,024,085	5,513,828	4,991,482	165.1%	1.0000	1.0561	1.0332	0.0997	0.0000	0.9003	0.8890	8.00%	0.6064
	2020	4,406,339	8,800,318	7,912,237	179.6%	930	2,474,000	4,941,061	4,442,436	179.6%	1.0000	1.0530	1.0332	0.1045	0.0000	0.8955	0.8835	8.00%	0.5615
	2021	3,869,008	8,486,622	7,537,663	194.8%	828	2,011,397	4,411,974	3,918,635	194.8%	1.0000	1.0501	1.0332	0.1095	0.0000	0.8905	0.8781	8.00%	0.5199
	2022	3,375,866	8,130,386	7,114,376	210.7%	734	1,625,023	3,913,682	3,424,610	210.7%	1.0000	1.0470	1.0332	0.1144	0.0000	0.8856	0.8725	8.00%	0.4814
	2023	2,926,978	7,733,985	6,661,931	227.6%	646	1,304,578	3,447,100	2,969,277	227.6%	1.0000	1.0454	1.0332	0.1194	0.0000	0.8806	0.8670	8.00%	0.4457
	2024	2,521,729	7,307,941	6,199,852	245.9%	566	1,040,699	3,015,934	2,558,634	245.9%	1.0000	1.0455	1.0332	0.1243	0.0000	0.8757	0.8615	8.00%	0.4127
	2025	2,158,875	6,866,143	5,748,252	266.3%	493	824,956	2,623,710	2,196,539	266.3%	1.0000	1.0482	1.0332	0.1293	0.0000	0.8707	0.8561	8.00%	0.3821
	2026	1,836,619	6,420,123	5,309,008	289.1%	427	649,828	2,271,552	1,878,420	289.1%	1.0000	1.0508	1.0332	0.1342	0.0000	0.8658	0.8507	8.00%	0.3538
	2027	1,552,712	5,976,089	4,880,836	314.3%	367	508,682	1,957,819	1,599,005	314.3%	1.0000	1.0525	1.0332	0.1390	0.0000	0.8610	0.8454	8.00%	0.3276
	2028	1,304,559	5,537,156	4,460,887	341.9%	314	395,727	1,679,649	1,353,172	341.9%	1.0000	1.0529	1.0332	0.1438	0.0000	0.8562	0.8402	8.00%	0.3033
	2029	1,089,339	5,105,592	4,052,200	372.0%	268	305,964	1,434,016	1,138,148	372.0%	1.0000	1.0529	1.0332	0.1486	0.0000	0.8514	0.8350	8.00%	0.2809
	2030	904,106	4,682,543	3,653,570	404.1%	227	235,128	1,217,772	950,171	404.1%	1.0000	1.0515	1.0332	0.1533	0.0000	0.8467	0.8300	8.00%	0.2601
	2031	745,883	4,268,806	3,266,800	438.0%	191	179,610	1,027,938	786,653	438.0%	1.0000	1.0490	1.0332	0.1580	0.0000	0.8420	0.8250	8.00%	0.2408
	2032	611,741	3,866,192	2,892,148	472.8%	160	136,397	862,026	644,848	472.8%	1.0000	1.0448	1.0332	0.1626	0.0000	0.8374	0.8202	8.00%	0.2230
	2033	498,858	3,477,122	2,540,085	509.2%	133	102,989	717,849	524,398	509.2%	1.0000	1.0424	1.0332	0.1672	0.0000	0.8328	0.8155	8.00%	0.2064
	2034	404,560	3,109,161	2,233,536	552.1%	110	77,334	594,337	426,955	552.1%	1.0000	1.0495	1.0332	0.1716	0.0000	0.8284	0.8110	8.00%	0.1912
	2035	326,350	2,770,375	1,969,817	603.6%	91	57,763	490,348	348,651	603.6%	1.0000	1.0582	1.0332	0.1760	0.0000	0.8240	0.8067	8.00%	0.1770
	2036	261,930	2,462,916	1,735,167	662.5%	74	42,927	403,637	284,369	662.5%	1.0000	1.0623	1.0332	0.1803	0.0000	0.8197	0.8026	8.00%	0.1639
	2037	209,212	2,184,870	1,522,545	727.8%	61	31,747	331,546	231,041	727.8%	1.0000	1.0633	1.0332	0.1846	0.0000	0.8154	0.7987	8.00%	0.1517
	2038	166,326	1,933,397	1,330,438	799.9%	49	23,370	271,653	186,934	799.9%	1.0000	1.0639	1.0332	0.1889	0.0000	0.8111	0.7950	8.00%	0.1405
	2039	131,626	1,705,797	1,157,130	879.1%	40	17,124	221,921	150,540	879.1%	1.0000	1.0637	1.0332	0.1933	0.0000	0.8067	0.7914	8.00%	0.1301
	2040	103,685	1,499,792	1,000,530	965.0%	32	12,490	180,667	120,525	965.0%	1.0000	1.0624	1.0332	0.1978	0.0000	0.8022	0.7877	8.00%	0.1205
	2041	81,285	1,313,043	856,906	1054.2%	25	9,066	146,454	95,578	1054.2%	1.0000	1.0574	1.0332	0.2025	0.0000	0.7975	0.7840	8.00%	0.1115
	2042	63,398	1,143,305	726,062	1145.3%	20	6,547	118,076	74,985	1145.3%	1.0000	1.0515	1.0332	0.2076	0.0000	0.7924	0.7799	8.00%	0.1033
	2043	49,172	989,173	608,292	1237.1%	16	4,702	94,591	58,168	1237.1%	1.0000	1.0455	1.0332	0.2129	0.0000	0.7871	0.7756	8.00%	0.0956
	2044	37,905	849,989	505,292	1333.0%	12	3,356	75,260	44,740	1333.0%	1.0000	1.0430	1.0332	0.2187	0.0000	0.7813	0.7709	8.00%	0.0885
	2045	29,026	724,626	412,384	1420.7%	10	2,380	59,408	33,809	1420.7%	1.0000	1.0316	1.0332	0.2247	0.0000	0.7753	0.7658	8.00%	0.0820
	2046	22,067	611,962	331,193	1500.8%	7	1,675	46,455	25,141	1500.8%	1.0000	1.0225	1.0332	0.2312	0.0000	0.7688	0.7603	8.00%	0.0759
	2047	16,647	511,799	262,961	1579.6%	6	1,170	35,973	18,483	1579.6%	1.0000	1.0187	1.0332	0.2379	0.0000	0.7621	0.7544	8.00%	0.0703
	2048	12,454	424,117	207,214	1663.8%	4	811	27,602	13,486	1663.8%	1.0000	1.0195	1.0332	0.2450	0.0000	0.7550	0.7481	8.00%	0.0651
	2049	9,235	348,397	161,686	1750.8%	3	557	20,995	9,743	1750.8%	1.0000	1.0185	1.0332	0.2526	0.0000	0.7474	0.7415	8.00%	0.0603
	2050	6,782	283,861	125,237	1846.6%	2	378	15,839	6,988	1846.6%	1.0000	1.0209	1.0332	0.2606	0.0000	0.7394	0.7344	8.00%	0.0558
	2051	4,928	229,598	95,866	1945.1%	2	255	11,862	4,953	1945.1%	1.0000	1.0196	1.0332	0.2694	0.0000	0.7306	0.7267	8.00%	0.0517
	2052	3,539	184,356	72,317	2043.3%	1	169	8,819	3,459	2043.3%	1.0000	1.0167	1.0332	0.2790	0.0000	0.7210	0.7181	8.00%	0.0478
	Past	116,198,683	80,084,154	87,854,530	75.6%	59,528	268,043,288	121,037,925	147,873,789	55.2%									
	Future	73,552,304	183,036,340	149,657,645	203.5%	16,793	46,224,446	93,803,029	78,906,439	170.7%									
	Lifetime	189,750,987	263,120,494	237,512,175	125.2%	76,321	314,267,733	214,840,954	226,780,228	72.2%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3 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	1993	53,851	0	0	0.0%	92	241,521	0	0	0.0%				0.0108		0.9892		8.00%	4.4850
	1994	218,574	0	0	0.0%	129	907,693	0	0	0.0%				0.0652		0.9348		8.00%	4.1528
	1995	232,328	0	0	0.0%	125	893,341	0	0	0.0%				0.0310		0.9690		8.00%	3.8452
	1996	227,874	7,075	82,643	36.3%	120	811,308	25,190	294,239	36.3%				0.0400		0.9600		8.00%	3.5603
	1997	225,259	28,560	130,745	58.0%	119	742,591	94,150	431,017	58.0%				0.0083		0.9917		8.00%	3.2966
	1998	224,365	68,753	46,432	20.7%	118	684,855	209,865	141,731	20.7%				0.0084		0.9916		8.00%	3.0524
	1999	224,392	57,121	2,513	1.1%	116	634,203	161,442	7,101	1.1%				0.0169		0.9831		8.00%	2.8263
	2000	220,451	5,814	1,351	0.6%	113	576,911	15,216	3,536	0.6%				0.0259		0.9741		8.00%	2.6170
	2001	218,720	227,277	144,073	65.9%	109	529,982	550,718	349,104	65.9%				0.0354		0.9646		8.00%	2.4231
	2002	209,259	103,327	323,176	154.4%	107	469,498	231,826	725,084	154.4%				0.0183		0.9817		8.00%	2.2436
	2003	205,949	77,507	36,660	17.8%	104	427,843	161,016	76,158	17.8%				0.0280		0.9720		8.00%	2.0774
	2004	202,473	125,398	458,822	226.6%	103	389,466	241,208	882,564	226.6%				0.0096		0.9904		8.00%	1.9235
	2005	200,984	148,269	116,956	58.2%	100	357,964	264,075	208,305	58.2%				0.0291		0.9709		8.00%	1.7811
	2006	199,121	191,456	551	0.3%	96	328,376	315,736	909	0.3%				0.0400		0.9600		8.00%	1.6491
	2007	190,068	125,724	591,651	311.3%	91	290,229	191,977	903,433	311.3%				0.0521		0.9479		8.00%	1.5270
	2008	176,181	287,342	827,333	469.6%	88	249,095	406,262	1,169,734	469.6%				0.0330		0.9670		8.00%	1.4139
	2009	171,237	580,260	86,664	50.6%	86	224,172	759,636	113,455	50.6%				0.0227		0.9773		8.00%	1.3091
	2010	156,518	612,327	361,055	230.7%	80	189,724	742,237	437,655	230.7%				0.0698		0.9302		8.00%	1.2122
	2011	155,916	561,773	421,954	270.6%	78	174,995	630,517	473,588	270.6%				0.0250		0.9750		8.00%	1.1224
	2012	183,591	557,965	136,694	74.5%	73	190,793	579,854	142,057	74.5%				0.0641		0.9359		8.00%	1.0392
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	166,378	342,637	398,162	239.3%	1.0000	3.2141	1.0000	0.0731	0.0000	0.9269	0.9418	8.00%	0.9623
	2014	157,217	445,634	422,470	268.7%	62	140,076	397,048	376,409	268.7%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	8.00%	0.8910
	2015	142,158	478,300	424,139	298.4%	57	117,277	394,586	349,904	298.4%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	8.00%	0.8250
	2016	127,850	478,227	419,990	328.5%	52	97,660	365,301	320,816	328.5%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	8.00%	0.7639
	2017	114,352	459,870	412,105	360.4%	48	80,879	325,258	291,475	360.4%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	8.00%	0.7073
	2018	101,709	437,738	402,239	395.5%	43	66,608	286,671	263,423	395.5%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	8.00%	0.6549
	2019	89,956	424,446	387,644	430.9%	39	54,547	257,376	235,060	430.9%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	8.00%	0.6064
	2020	79,112	410,253	370,443	468.3%	35	44,418	230,342	207,990	468.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	8.00%	0.5615
	2021	69,186	394,549	351,206	507.6%	31	35,968	205,116	182,583	507.6%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	8.00%	0.5199
	2022	60,172	377,710	332,864	553.2%	28	28,964	181,816	160,229	553.2%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	8.00%	0.4814
	2023	52,049	360,263	314,316	603.9%	25	23,199	160,572	140,093	603.9%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	8.00%	0.4457
	2024	44,787	342,036	294,279	657.1%	22	18,483	141,156	121,447	657.1%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	8.00%	0.4127
	2025	38,344	322,946	273,561	713.4%	19	14,652	123,405	104,534	713.4%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	8.00%	0.3821
	2026	32,671	302,981	251,806	770.7%	17	11,560	107,200	89,093	770.7%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	8.00%	0.3538
	2027	27,712	282,524	230,945	833.4%	15	9,079	92,557	75,660	833.4%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	8.00%	0.3276
	2028	23,407	261,671	208,936	892.6%	13	7,100	79,376	63,379	892.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	8.00%	0.3033
	2029	19,694	240,396	187,000	949.5%	11	5,531	67,520	52,523	949.5%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	8.00%	0.2809
	2030	16,511	219,333	167,765	1016.1%	10	4,294	57,041	43,630	1016.1%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	8.00%	0.2601
	2031	13,800	199,266	150,745	1092.4%	8	3,323	47,984	36,300	1092.4%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	8.00%	0.2408
	2032	11,501	180,307	134,069	1165.8%	7	2,564	40,202	29,893	1165.8%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	8.00%	0.2230
	2033	9,561	162,558	119,278	1247.6%	6	1,974	33,560	24,625	1247.6%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	8.00%	0.2064
	2034	7,930	146,438	107,269	1352.8%	5	1,516	27,993	20,505	1352.8%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	8.00%	0.1912
	2035	6,562	132,416	98,117	1495.2%	4	1,162	23,437	17,366	1495.2%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	8.00%	0.1770
	2036	5,419	120,384	90,029	1661.5%	4	888	19,729	14,755	1661.5%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	8.00%	0.1639
	2037	4,464	109,911	82,590	1850.3%	3	677	16,679	12,533	1850.3%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	8.00%	0.1517
	2038	3,667	100,734	75,949	2071.1%	3	515	14,154	10,671	2071.1%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	8.00%	0.1405
	2039	3,003	92,640	70,132	2335.3%	2	391	12,052	9,124	2335.3%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	8.00%	0.1301
	2040	2,450	85,383	64,581	2635.6%	2	295	10,285	7,779	2635.6%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	8.00%	0.1205
	2041	1,991	78,618	58,670	2947.3%	2	222	8,769	6,544	2947.3%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	8.00%	0.1115
	2042	1,609	72,021	52,268	3248.3%	1	166	7,438	5,398	3248.3%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	8.00%	0.1033
	2043	1,293	65,453	45,938	3552.7%	1	124	6,259	4,393	3552.7%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	8.00%	0.0956
	2044	1,032	58,880	39,524	3830.0%	1	91	5,213	3,500	3830.0%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	8.00%	0.0885
	2045	817	52,397	33,672	4120.7%	1	67	4,296	2,761	4120.7%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	8.00%	0.0820
	2046	641	46,161	28,258	4406.7%	1	49	3,504	2,145	4406.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	8.00%	0.0759
	2047	498	40,230	23,373	4692.7%	1	35	2,828	1,643	4692.7%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	8.00%	0.0703
	2048	382	34,691	19,121	5001.5%	1	25	2,258	1,244	5001.5%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	8.00%	0.0651
	2049	289	29,613	15,473	5344.9%	1	17	1,785	932	5344.9%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	8.00%	0.0603
	2050	216	25,093	12,656	5864.0%	1	12	1,400	706	5864.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	8.00%	0.0558
	2051	158	21,082	9,985	6316.6%	1	8	1,089	516	6316.6%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	8.00%	0.0517
	2052	113	17,529	7,753	6834.4%	1	5	839	371	6834.4%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	8.00%	0.0478
	Past	3,897,109	3,765,949	3,769,272	96.7%	2,047	9,314,560	5,580,925	6,359,670	68.3%									
	Future	1,447,187	8,466,764	7,204,940	497.9%	653	940,802	4,106,731	3,690,113	392.2%									
	Lifetime	5,344,295	12,232,713	10,974,212	205.3%	2,700	10,255,362	9,687,656	10,049,783	98.0%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC3 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	1993	53,851	0	0	0.0%	92	241,521	0	0	0.0%				0.0108		0.9892		8.00%	4.4850
	1994	218,574	0	0	0.0%	129	907,693	0	0	0.0%				0.0652		0.9348		8.00%	4.1528
	1995	232,328	0	0	0.0%	125	893,341	0	0	0.0%				0.0310		0.9690		8.00%	3.8452
	1996	227,874	7,075	82,643	36.3%	120	811,308	25,190	294,239	36.3%				0.0400		0.9600		8.00%	3.5603
	1997	225,259	28,560	130,745	58.0%	119	742,591	94,150	431,017	58.0%				0.0083		0.9917		8.00%	3.2966
	1998	224,365	68,753	46,432	20.7%	118	684,855	209,865	141,731	20.7%				0.0084		0.9916		8.00%	3.0524
	1999	224,392	57,121	2,513	1.1%	116	634,203	161,442	7,101	1.1%				0.0169		0.9831		8.00%	2.8263
	2000	220,451	5,814	1,351	0.6%	113	576,911	15,216	3,536	0.6%				0.0259		0.9741		8.00%	2.6170
	2001	218,720	227,277	144,073	65.9%	109	529,982	550,718	349,104	65.9%				0.0354		0.9646		8.00%	2.4231
	2002	209,259	103,327	323,176	154.4%	107	469,498	231,826	725,084	154.4%				0.0183		0.9817		8.00%	2.2436
	2003	205,949	77,507	36,660	17.8%	104	427,843	161,016	76,158	17.8%				0.0280		0.9720		8.00%	2.0774
	2004	202,473	125,398	458,822	226.6%	103	389,466	241,208	882,564	226.6%				0.0096		0.9904		8.00%	1.9235
	2005	200,984	148,269	116,956	58.2%	100	357,964	264,075	208,305	58.2%				0.0291		0.9709		8.00%	1.7811
	2006	199,121	191,456	551	0.3%	96	328,376	315,736	909	0.3%				0.0400		0.9600		8.00%	1.6491
	2007	190,068	125,724	591,651	311.3%	91	290,229	191,977	903,433	311.3%				0.0521		0.9479		8.00%	1.5270
	2008	176,181	287,342	827,333	469.6%	88	249,095	406,262	1,169,734	469.6%				0.0330		0.9670		8.00%	1.4139
	2009	171,237	580,260	86,664	50.6%	86	224,172	759,636	113,455	50.6%				0.0227		0.9773		8.00%	1.3091
	2010	156,518	612,327	361,055	230.7%	80	189,724	742,237	437,655	230.7%				0.0698		0.9302		8.00%	1.2122
	2011	155,916	561,773	421,954	270.6%	78	174,995	630,517	473,588	270.6%				0.0250		0.9750		8.00%	1.1224
	2012	183,591	557,965	136,694	74.5%	73	190,793	579,854	142,057	74.5%				0.0641		0.9359		8.00%	1.0392
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	166,378	342,637	398,162	239.3%	1.0000	3.2141	1.0000	0.0731	0.0000	0.9269	0.9418	8.00%	0.9623
	2014	201,123	441,772	405,613	201.7%	60	179,195	393,606	361,390	201.7%	1.3872	1.1212	1.0138	0.0777	0.0367	0.8885	0.8624	8.00%	0.8910
	2015	238,448	463,373	383,420	160.8%	55	196,714	382,271	316,312	160.8%	1.3819	1.0968	1.0332	0.0816	0.0000	0.9184	0.8342	8.00%	0.8250
	2016	214,448	451,615	379,670	177.0%	50	163,810	344,973	290,017	177.0%	1.0000	1.0657	1.0332	0.0856	0.0000	0.9144	0.8993	8.00%	0.7639
	2017	191,807	426,158	372,542	194.2%	46	135,662	301,414	263,493	194.2%	1.0000	1.0618	1.0332	0.0897	0.0000	0.9103	0.8944	8.00%	0.7073
	2018	170,601	400,505	363,623	213.1%	42	111,725	262,288	238,134	213.1%	1.0000	1.0622	1.0332	0.0937	0.0000	0.9063	0.8894	8.00%	0.6549
	2019	150,886	386,028	350,429	232.2%	38	91,495	234,080	212,494	232.2%	1.0000	1.0547	1.0332	0.0978	0.0000	0.9022	0.8844	8.00%	0.6064
	2020	132,698	372,091	334,880	252.4%	34	74,505	208,916	188,023	252.4%	1.0000	1.0517	1.0332	0.1017	0.0000	0.8983	0.8795	8.00%	0.5615
	2021	116,049	357,485	317,489	273.6%	30	60,331	185,847	165,054	273.6%	1.0000	1.0493	1.0332	0.1056	0.0000	0.8944	0.8745	8.00%	0.5199
	2022	100,928	342,002	300,908	298.1%	27	48,583	164,628	144,847	298.1%	1.0000	1.0548	1.0332	0.1094	0.0000	0.8906	0.8697	8.00%	0.4814
	2023	87,304	326,061	284,141	325.5%	24	38,912	145,328	126,644	325.5%	1.0000	1.0566	1.0332	0.1131	0.0000	0.8869	0.8650	8.00%	0.4457
	2024	75,123	309,471	266,027	354.1%	21	31,003	127,716	109,788	354.1%	1.0000	1.0531	1.0332	0.1166	0.0000	0.8834	0.8605	8.00%	0.4127
	2025	64,316	292,137	247,299	384.5%	19	24,577	111,632	94,498	384.5%	1.0000	1.0509	1.0332	0.1201	0.0000	0.8799	0.8561	8.00%	0.3821
	2026	54,800	274,035	227,632	415.4%	16	19,389	96,958	80,540	415.4%	1.0000	1.0456	1.0332	0.1233	0.0000	0.8767	0.8520	8.00%	0.3538
	2027	46,482	255,505	208,774	449.1%	14	15,228	83,706	68,396	449.1%	1.0000	1.0466	1.0332	0.1265	0.0000	0.8735	0.8482	8.00%	0.3276
	2028	39,261	236,625	188,878	481.1%	12	11,909	71,778	57,295	481.1%	1.0000	1.0367	1.0332	0.1295	0.0000	0.8705	0.8446	8.00%	0.3033
	2029	33,033	217,371	169,047	511.8%	11	9,278	61,053	47,481	511.8%	1.0000	1.0296	1.0332	0.1324	0.0000	0.8676	0.8414	8.00%	0.2809
	2030	27,695	198,314	151,659	547.6%	9	7,203	51,575	39,441	547.6%	1.0000	1.0357	1.0332	0.1352	0.0000	0.8648	0.8384	8.00%	0.2601
	2031	23,147	180,162	136,273	588.7%	8	5,574	43,383	32,815	588.7%	1.0000	1.0406	1.0332	0.1379	0.0000	0.8621	0.8358	8.00%	0.2408
	2032	19,291	163,014	121,198	628.3%	7	4,301	36,346	27,023	628.3%	1.0000	1.0329	1.0332	0.1407	0.0000	0.8593	0.8334	8.00%	0.2230
	2033	16,036	146,963	107,827	672.4%	6	3,311	30,340	22,261	672.4%	1.0000	1.0359	1.0332	0.1435	0.0000	0.8565	0.8313	8.00%	0.2064
	2034	13,301	132,386	96,971	729.1%	5	2,542	25,306	18,537	729.1%	1.0000	1.0495	1.0332	0.1465	0.0000	0.8535	0.8294	8.00%	0.1912
	2035	11,007	119,708	88,698	805.8%	4	1,948	21,188	15,699	805.8%	1.0000	1.0698	1.0332	0.1497	0.0000	0.8503	0.8276	8.00%	0.1770
	2036	9,089	108,829	81,386	895.4%	4	1,490	17,836	13,338	895.4%	1.0000	1.0756	1.0332	0.1533	0.0000	0.8467	0.8257	8.00%	0.1639
	2037	7,487	99,361	74,662	997.2%	3	1,136	15,078	11,330	997.2%	1.0000	1.0779	1.0332	0.1572	0.0000	0.8428	0.8238	8.00%	0.1517
	2038	6,151	91,065	68,658	1116.2%	3	864	12,795	9,647	1116.2%	1.0000	1.0834	1.0332	0.1617	0.0000	0.8383	0.8215	8.00%	0.1405
	2039	5,037	83,747	63,399	1258.6%	2	655	10,895	8,248	1258.6%	1.0000	1.0914	1.0332	0.1667	0.0000	0.8333	0.8189	8.00%	0.1301
	2040	4,110	77,186	58,381	1420.5%	2	495	9,298	7,033	1420.5%	1.0000	1.0924	1.0332	0.1721	0.0000	0.8279	0.8159	8.00%	0.1205
	2041	3,339	71,071	53,037	1588.4%	1	372	7,927	5,916	1588.4%	1.0000	1.0824	1.0332	0.1780	0.0000	0.8220	0.8124	8.00%	0.1115
	2042	2,699	65,107	47,250	1750.7%	1	279	6,724	4,880	1750.7%	1.0000	1.0668	1.0332	0.1845	0.0000	0.8155	0.8083	8.00%	0.1033
	2043	2,169	59,169	41,528	1914.7%	1	207	5,658	3,971	1914.7%	1.0000	1.0586	1.0332	0.1915	0.0000	0.8085	0.8036	8.00%	0.0956
	2044	1,731	53,227	35,730	2064.2%	1	153	4,713	3,164	2064.2%	1.0000	1.0434	1.0332	0.1990	0.0000	0.8010	0.7981	8.00%	0.0885
	2045	1,371	47,367	30,439	2220.8%	1	112	3,883	2,496	2220.8%	1.0000	1.0414	1.0332	0.2071	0.0000	0.7929	0.7918	8.00%	0.0820
	2046	1,076	41,730	25,545	2375.0%	1	82	3,168	1,939	2375.0%	1.0000	1.0351	1.0332	0.2159	0.0000	0.7841	0.7847	8.00%	0.0759
	2047	835	36,368	21,129	2529.1%	1	59	2,556	1,485	2529.1%	1.0000	1.0307	1.0332	0.2254	0.0000	0.7746	0.7767	8.00%	0.0703
	2048	641	31,361	17,285	2695.5%	1	42	2,041	1,125	2695.5%	1.0000	1.0316	1.0332	0.2359	0.0000	0.7641	0.7676	8.00%	0.0651
	2049	486	26,770	13,988	2880.6%	1	29	1,613	843	2880.6%	1.0000	1.0344	1.0332	0.2474	0.0000	0.7526	0.7572	8.00%	0.0603
	2050	362	22,684	11,441	3160.4%	1	20	1,266	638	3160.4%	1.0000	1.0619	1.0332	0.2601	0.0000	0.7399	0.7456	8.00%	0.0558
	2051	265	19,058	9,026	3404.3%	1	14	985	466	3404.3%	1.0000	1.0426	1.0332	0.2743	0.0000	0.7257	0.7324	8.00%	0.0517
	2052	190	15,846	7,008	3683.4%	1	9	758	335	3683.4%	1.0000	1.0472	1.0332	0.2900	0.0000	0.7100	0.7176	8.00%	0.0478
	Past	3,897,109	3,765,949	3,769,272	96.7%	2,047	9,314,560	5,580,925	6,359,670	68.3%									
	Future	2,247,729	7,798,805	6,576,673	292.6%	631	1,409,592	3,834,165	3,395,195	240.9%									
	Lifetime	6,144,838	11,564,754	10,345,945	168.4%	2,678	10,724,152	9,415,090	9,754,865	91.0%									

Attachment 3
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	614,433	0	186,767	30.4%
1994	5,469,556	95,142	244,871	6.2%
1995	7,026,567	788,421	2,485,364	46.6%
1996	6,678,177	240,634	3,314,521	53.2%
1997	6,475,434	1,640,320	3,271,469	75.9%
1998	6,350,140	1,831,359	3,361,996	81.8%
1999	6,228,692	963,606	3,280,338	68.1%
2000	6,131,786	3,688,253	3,261,289	113.3%
2001	6,063,252	4,846,084	3,221,069	133.0%
2002	5,970,997	5,391,537	3,215,467	144.1%
2003	5,863,674	4,178,321	3,154,797	125.1%
2004	6,114,247	4,808,008	3,051,445	128.5%
2005	6,224,014	4,746,026	2,501,741	116.4%
2006	6,003,140	4,550,878	2,798,616	122.4%
2007	5,877,701	5,491,233	2,527,398	136.4%
2008	5,654,625	7,760,094	2,007,475	172.7%
2009	5,520,015	9,727,272	2,533,959	222.1%
2010	6,000,315	8,483,064	1,481,914	166.1%
2011	6,153,173	9,177,107	976,675	165.0%
2012	5,778,746	9,447,171	1,027,121	181.3%
Total	116,198,683	87,854,530	47,904,292	116.8%

Attachment 4
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	53,851	0	12,570	23.3%
1994	218,574	0	5,186	2.4%
1995	232,328	0	79,517	34.2%
1996	227,874	82,643	110,404	84.7%
1997	225,259	130,745	113,327	108.4%
1998	224,365	46,432	117,344	73.0%
1999	224,392	2,513	117,686	53.6%
2000	220,451	1,351	113,660	52.2%
2001	218,720	144,073	102,390	112.7%
2002	209,259	323,176	105,809	205.0%
2003	205,949	36,660	112,338	72.3%
2004	202,473	458,822	124,885	288.3%
2005	200,984	116,956	92,311	104.1%
2006	199,121	551	114,390	57.7%
2007	190,068	591,651	76,577	351.6%
2008	176,181	827,333	90,714	521.1%
2009	171,237	86,664	101,248	109.7%
2010	156,518	361,055	50,643	263.0%
2011	155,916	421,954	98,626	333.9%
2012	183,591	136,694	-5,220	71.6%
Total	3,897,109	3,769,272	1,734,405	141.2%

Attachment 5
MetLife Insurance Company USA
Nationwide Reserve Experience as of December 31, 2012
LTC3 Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1993	0	0	0	0	
1994	95,142	95,142	0	0	
1995	788,421	788,421	0	0	
1996	240,634	240,634	0	0	
1997	1,640,320	1,640,320	0	0	
1998	1,831,359	1,831,359	0	0	
1999	963,606	953,185	0	10,420	
2000	3,688,253	3,688,253	0	0	
2001	4,846,084	4,846,084	0	0	
2002	5,391,537	5,363,291	0	28,246	
2003	4,178,321	4,178,321	0	0	
2004	4,808,008	4,664,164	0	143,844	
2005	4,746,026	4,521,224	0	224,802	
2006	4,550,878	4,288,203	0	262,675	
2007	5,491,233	5,118,479	0	372,754	
2008	7,760,094	6,714,627	0	1,045,467	
2009	9,727,272	6,954,984	0	2,772,288	
2010	8,483,064	4,664,779	153,487	3,664,798	
2011	9,177,107	2,826,728	661,628	5,688,751	
2012	9,447,171	854,045	3,495,931	5,097,195	47,904,292
Total	87,854,530	64,232,243	4,311,046	19,311,240	47,904,292

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

Attachment 6
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3 Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	85,847,077
2	Active Life Reserves at 12/31/2012:	47,904,292
3	Present Value of Future Premium:	30,620,870
	Anticipated Loss Ratio = (1 - 2) / 3:	**123.9%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	78,906,439
2	Active Life Reserves at 12/31/2012:	47,904,292
3	Present Value of Future Premium:	46,224,446
	Anticipated Loss Ratio = (1 - 2) / 3:	**67.1%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	3,690,113
2	Active Life Reserves at 12/31/2012:	1,734,405
3	Present Value of Future Premium:	940,802
	Anticipated Loss Ratio = (1 - 2) / 3:	**207.9%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	3,395,195
2	Active Life Reserves at 12/31/2012:	1,734,405
3	Present Value of Future Premium:	1,409,592
	Anticipated Loss Ratio = (1 - 2) / 3:	**117.8%**

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
LTC3 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	1993	1,637,238	0	0	0.0%	1,512	7,343,024	0	0	0.0%				0.0092		0.9908		8.00%	4.4850
	1994	14,574,342	17,554	95,142	0.7%	4,162	60,524,114	72,897	395,103	0.7%				0.0522		0.9478		8.00%	4.1528
	1995	18,723,202	89,540	788,421	4.2%	3,939	71,993,924	344,297	3,031,615	4.2%				0.0820		0.9180		8.00%	3.8452
	1996	17,794,870	202,759	240,634	1.4%	3,751	63,355,860	721,893	856,740	1.4%				0.0477		0.9523		8.00%	3.5603
	1997	17,254,635	446,985	1,640,320	9.5%	3,631	56,881,886	1,473,538	5,407,504	9.5%				0.0320		0.9680		8.00%	3.2966
	1998	16,920,773	763,381	1,831,359	10.8%	3,539	51,649,326	2,330,162	5,590,079	10.8%				0.0253		0.9747		8.00%	3.0524
	1999	16,597,160	1,030,835	963,606	5.8%	3,443	46,908,818	2,913,464	2,723,454	5.8%				0.0271		0.9729		8.00%	2.8263
	2000	16,338,940	1,106,572	3,688,253	22.6%	3,358	42,758,338	2,895,855	9,652,008	22.6%				0.0247		0.9753		8.00%	2.6170
	2001	16,156,324	2,376,487	4,846,084	30.0%	3,266	39,148,554	5,758,490	11,742,596	30.0%				0.0274		0.9726		8.00%	2.4231
	2002	15,910,498	3,208,706	5,391,537	33.9%	3,178	35,697,121	7,199,120	12,096,564	33.9%				0.0269		0.9731		8.00%	2.2436
	2003	15,624,522	4,089,516	4,178,321	26.7%	3,082	32,458,797	8,495,668	8,680,155	26.7%				0.0302		0.9698		8.00%	2.0774
	2004	15,186,580	3,987,549	4,808,008	31.7%	2,984	29,212,042	7,670,222	9,248,411	31.7%				0.0318		0.9682		8.00%	1.9235
	2005	14,497,109	3,598,675	4,746,026	32.7%	2,852	25,820,198	6,409,450	8,452,950	32.7%				0.0442		0.9558		8.00%	1.7811
	2006	13,982,646	3,668,760	4,550,878	32.5%	2,753	23,059,175	6,050,256	7,504,981	32.5%				0.0347		0.9653		8.00%	1.6491
	2007	13,690,472	2,355,441	5,491,233	40.1%	2,649	20,904,947	3,596,689	8,384,951	40.1%				0.0378		0.9622		8.00%	1.5270
	2008	13,170,877	11,071,633	7,760,094	58.9%	2,531	18,621,797	15,653,757	10,971,699	58.9%				0.0445		0.9555		8.00%	1.4139
	2009	12,857,341	11,297,497	9,727,272	75.7%	2,441	16,831,945	14,789,905	12,734,275	75.7%				0.0356		0.9644		8.00%	1.3091
	2010	12,334,703	10,919,970	8,483,064	68.8%	2,296	14,951,615	13,236,733	10,282,817	68.8%				0.0594		0.9406		8.00%	1.2122
	2011	11,329,727	9,555,386	9,177,107	81.0%	2,143	12,716,133	10,724,669	10,300,100	81.0%				0.0666		0.9334		8.00%	1.1224
	2012	10,640,302	10,296,908	9,447,171	88.8%	2,018	11,057,727	10,700,861	9,817,788	88.8%				0.0583		0.9417		8.00%	1.0392
Projected Future Experience	2013	10,160,350	10,668,778	9,669,409	95.2%	1,875	9,776,802	10,266,036	9,304,393	95.2%	1.0000	1.0719	1.0000	0.0710	0.0000	0.9290	0.9549	8.00%	0.9623
	2014	9,299,671	11,874,811	9,827,850	105.7%	1,731	8,285,752	10,580,131	8,756,346	105.7%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	8.00%	0.8910
	2015	8,460,123	11,868,520	9,834,834	116.2%	1,591	6,979,387	9,791,228	8,113,489	116.2%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	8.00%	0.8250
	2016	7,654,113	11,308,242	9,750,752	127.4%	1,455	5,846,713	8,637,975	7,448,262	127.4%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	8.00%	0.7639
	2017	6,885,656	10,808,972	9,600,493	139.4%	1,323	4,870,106	7,645,000	6,790,264	139.4%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	8.00%	0.7073
	2018	6,158,168	10,290,466	9,387,405	152.4%	1,198	4,032,932	6,739,139	6,147,732	152.4%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	8.00%	0.6549
	2019	5,474,529	9,995,825	9,105,771	166.3%	1,079	3,319,651	6,061,278	5,521,567	166.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	8.00%	0.6064
	2020	4,837,002	9,699,589	8,752,501	180.9%	966	2,715,802	5,445,969	4,914,213	180.9%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	8.00%	0.5615
	2021	4,247,154	9,364,563	8,338,147	196.3%	860	2,207,985	4,868,393	4,334,786	196.3%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	8.00%	0.5199
	2022	3,705,814	8,978,119	7,869,908	212.4%	762	1,783,848	4,321,750	3,788,296	212.4%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	8.00%	0.4814
	2023	3,213,052	8,544,570	7,369,414	229.4%	671	1,432,084	3,808,384	3,284,608	229.4%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	8.00%	0.4457
	2024	2,768,195	8,076,570	6,858,264	247.8%	587	1,142,414	3,333,142	2,830,356	247.8%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	8.00%	0.4127
	2025	2,369,877	7,590,059	6,358,704	268.3%	511	905,584	2,900,335	2,429,807	268.3%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	8.00%	0.3821
	2026	2,016,125	7,098,177	5,872,814	291.3%	443	713,340	2,511,459	2,077,904	291.3%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	8.00%	0.3538
	2027	1,704,469	6,608,035	5,399,171	316.8%	381	558,399	2,164,850	1,768,816	316.8%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	8.00%	0.3276
	2028	1,432,063	6,123,265	4,934,624	344.6%	326	434,404	1,857,440	1,496,876	344.6%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	8.00%	0.3033
	2029	1,195,808	5,646,436	4,482,535	374.9%	278	335,869	1,585,924	1,259,017	374.9%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	8.00%	0.2809
	2030	992,470	5,178,872	4,041,572	407.2%	235	258,108	1,346,851	1,051,077	407.2%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	8.00%	0.2601
	2031	818,784	4,721,516	3,613,727	441.4%	198	197,165	1,136,952	870,194	441.4%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	8.00%	0.2408
	2032	671,531	4,276,368	3,199,289	476.4%	166	149,728	953,481	713,329	476.4%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	8.00%	0.2230
	2033	547,615	3,846,130	2,809,837	513.1%	138	113,055	794,030	580,088	513.1%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	8.00%	0.2064
	2034	444,100	3,439,190	2,470,733	556.3%	114	84,893	657,424	472,297	556.3%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	8.00%	0.1912
	2035	358,246	3,064,487	2,179,008	608.2%	94	63,408	542,404	385,678	608.2%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	8.00%	0.1770
	2036	287,530	2,724,413	1,919,438	667.6%	77	47,122	446,493	314,569	667.6%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	8.00%	0.1639
	2037	229,659	2,416,862	1,684,236	733.4%	63	34,850	366,750	255,577	733.4%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	8.00%	0.1517
	2038	182,582	2,138,697	1,471,728	806.1%	51	25,654	300,499	206,786	806.1%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	8.00%	0.1405
	2039	144,491	1,886,937	1,280,015	885.9%	41	18,798	245,487	166,527	885.9%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	8.00%	0.1301
	2040	113,819	1,659,062	1,106,784	972.4%	33	13,711	199,852	133,324	972.4%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	8.00%	0.1205
	2041	89,229	1,452,484	947,908	1062.3%	26	9,952	162,007	105,728	1062.3%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	8.00%	0.1115
	2042	69,594	1,264,722	803,168	1154.1%	21	7,187	130,615	82,948	1154.1%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	8.00%	0.1033
	2043	53,977	1,094,221	672,891	1246.6%	16	5,162	104,636	64,346	1246.6%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	8.00%	0.0956
	2044	41,610	940,257	558,953	1343.3%	13	3,684	83,253	49,491	1343.3%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	8.00%	0.0885
	2045	31,863	801,580	456,178	1431.7%	10	2,612	65,717	37,399	1431.7%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	8.00%	0.0820
	2046	24,224	676,951	366,365	1512.4%	8	1,839	51,388	27,811	1512.4%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	8.00%	0.0759
	2047	18,274	566,151	290,887	1591.8%	6	1,284	39,794	20,446	1591.8%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	8.00%	0.0703
	2048	13,672	469,157	229,219	1676.6%	4	890	30,533	14,918	1676.6%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	8.00%	0.0651
	2049	10,138	385,396	178,856	1764.3%	3	611	23,224	10,778	1764.3%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	8.00%	0.0603
	2050	7,445	314,007	138,537	1860.8%	2	415	17,521	7,730	1860.8%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	8.00%	0.0558
	2051	5,410	253,981	106,047	1960.1%	2	280	13,122	5,479	1960.1%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	8.00%	0.0517
	2052	3,885	203,935	79,997	2059.0%	1	186	9,756	3,827	2059.0%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	8.00%	0.0478
	Past	285,222,261	80,084,154	87,854,530	30.8%	59,528	681,895,341	121,037,925	147,873,789	21.7%									
	Future	86,742,319	198,320,370	164,017,968	189.1%	17,361	56,381,665	100,240,222	85,847,077	152.3%									
	Lifetime	371,964,580	278,404,525	251,872,498	67.7%	76,889	738,277,006	221,278,147	233,720,866	31.7%									

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3 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	1993	142,987	0	0	0.0%	92	641,297	0	0	0.0%				0.0108		0.9892		8.00%	4.4850
	1994	580,677	0	0	0.0%	129	2,411,425	0	0	0.0%				0.0652		0.9348		8.00%	4.1528
	1995	618,395	0	0	0.0%	125	2,377,836	0	0	0.0%				0.0310		0.9690		8.00%	3.8452
	1996	604,607	7,075	82,643	13.7%	120	2,152,608	25,190	294,239	13.7%				0.0400		0.9600		8.00%	3.5603
	1997	598,307	28,560	130,745	21.9%	119	1,972,389	94,150	431,017	21.9%				0.0083		0.9917		8.00%	3.2966
	1998	597,671	68,753	46,432	7.8%	118	1,824,345	209,865	141,731	7.8%				0.0084		0.9916		8.00%	3.0524
	1999	597,652	57,121	2,513	0.4%	116	1,689,152	161,442	7,101	0.4%				0.0169		0.9831		8.00%	2.8263
	2000	587,213	5,814	1,351	0.2%	113	1,536,714	15,216	3,536	0.2%				0.0259		0.9741		8.00%	2.6170
	2001	578,601	227,277	144,073	24.9%	109	1,402,013	550,718	349,104	24.9%				0.0354		0.9646		8.00%	2.4231
	2002	555,320	103,327	323,176	58.2%	107	1,245,927	231,826	725,084	58.2%				0.0183		0.9817		8.00%	2.2436
	2003	544,909	77,507	36,660	6.7%	104	1,132,008	161,016	76,158	6.7%				0.0280		0.9720		8.00%	2.0774
	2004	538,404	125,398	458,822	85.2%	103	1,035,644	241,208	882,564	85.2%				0.0096		0.9904		8.00%	1.9235
	2005	534,206	148,269	116,956	21.9%	100	951,452	264,075	208,305	21.9%				0.0291		0.9709		8.00%	1.7811
	2006	527,619	191,456	551	0.1%	96	870,112	315,736	909	0.1%				0.0400		0.9600		8.00%	1.6491
	2007	504,643	125,724	591,651	117.2%	91	770,575	191,977	903,433	117.2%				0.0521		0.9479		8.00%	1.5270
	2008	465,637	287,342	827,333	177.7%	88	658,346	406,262	1,169,734	177.7%				0.0330		0.9670		8.00%	1.4139
	2009	443,220	580,260	86,664	19.6%	86	580,233	759,636	113,455	19.6%				0.0227		0.9773		8.00%	1.3091
	2010	409,342	612,327	361,055	88.2%	80	496,187	742,237	437,655	88.2%				0.0698		0.9302		8.00%	1.2122
	2011	380,673	561,773	421,954	110.8%	78	427,255	630,517	473,588	110.8%				0.0250		0.9750		8.00%	1.1224
	2012	355,510	557,965	136,694	38.5%	73	369,456	579,854	142,057	38.5%				0.0641		0.9359		8.00%	1.0392
Projected Future Experience	2013	331,459	356,079	413,782	124.8%	68	318,947	342,637	398,162	124.8%	1.0000	3.2141	1.0000	0.0731	0.0000	0.9269	0.9418	8.00%	0.9623
	2014	301,385	445,634	422,470	140.2%	62	268,526	397,048	376,409	140.2%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	8.00%	0.8910
	2015	272,518	478,300	424,139	155.6%	57	224,820	394,586	349,904	155.6%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	8.00%	0.8250
	2016	245,088	478,227	419,990	171.4%	52	187,214	365,301	320,816	171.4%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	8.00%	0.7639
	2017	219,212	459,870	412,105	188.0%	48	155,045	325,258	291,475	188.0%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	8.00%	0.7073
	2018	194,976	437,738	402,239	206.3%	43	127,688	286,671	263,423	206.3%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	8.00%	0.6549
	2019	172,445	424,446	387,644	224.8%	39	104,567	257,376	235,060	224.8%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	8.00%	0.6064
	2020	151,657	410,253	370,443	244.3%	35	85,150	230,342	207,990	244.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	8.00%	0.5615
	2021	132,629	394,549	351,206	264.8%	31	68,951	205,116	182,583	264.8%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	8.00%	0.5199
	2022	115,349	377,710	332,864	288.6%	28	55,525	181,816	160,229	288.6%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	8.00%	0.4814
	2023	99,778	360,263	314,316	315.0%	25	44,472	160,572	140,093	315.0%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	8.00%	0.4457
	2024	85,857	342,036	294,279	342.8%	22	35,432	141,156	121,447	342.8%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	8.00%	0.4127
	2025	73,506	322,946	273,561	372.2%	19	28,088	123,405	104,534	372.2%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	8.00%	0.3821
	2026	62,630	302,981	251,806	402.1%	17	22,160	107,200	89,093	402.1%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	8.00%	0.3538
	2027	53,123	282,524	230,945	434.7%	15	17,404	92,557	75,660	434.7%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	8.00%	0.3276
	2028	44,870	261,671	208,936	465.6%	13	13,611	79,376	63,379	465.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	8.00%	0.3033
	2029	37,753	240,396	187,000	495.3%	11	10,604	67,520	52,523	495.3%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	8.00%	0.2809
	2030	31,652	219,333	167,765	530.0%	10	8,232	57,041	43,630	530.0%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	8.00%	0.2601
	2031	26,454	199,266	150,745	569.8%	8	6,370	47,984	36,300	569.8%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	8.00%	0.2408
	2032	22,047	180,307	134,069	608.1%	7	4,916	40,202	29,893	608.1%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	8.00%	0.2230
	2033	18,328	162,558	119,278	650.8%	6	3,784	33,560	24,625	650.8%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	8.00%	0.2064
	2034	15,201	146,438	107,269	705.7%	5	2,906	27,993	20,505	705.7%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	8.00%	0.1912
	2035	12,580	132,416	98,117	779.9%	4	2,227	23,437	17,366	779.9%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	8.00%	0.1770
	2036	10,388	120,384	90,029	866.7%	4	1,702	19,729	14,755	866.7%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	8.00%	0.1639
	2037	8,557	109,911	82,590	965.2%	3	1,298	16,679	12,533	965.2%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	8.00%	0.1517
	2038	7,030	100,734	75,949	1080.4%	3	988	14,154	10,671	1080.4%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	8.00%	0.1405
	2039	5,757	92,640	70,132	1218.2%	2	749	12,052	9,124	1218.2%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	8.00%	0.1301
	2040	4,697	85,383	64,581	1374.9%	2	566	10,285	7,779	1374.9%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	8.00%	0.1205
	2041	3,816	78,618	58,670	1537.4%	2	426	8,769	6,544	1537.4%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	8.00%	0.1115
	2042	3,085	72,021	52,268	1694.5%	1	319	7,438	5,398	1694.5%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	8.00%	0.1033
	2043	2,479	65,453	45,938	1853.3%	1	237	6,259	4,393	1853.3%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	8.00%	0.0956
	2044	1,978	58,880	39,524	1997.9%	1	175	5,213	3,500	1997.9%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	8.00%	0.0885
	2045	1,566	52,397	33,672	2149.6%	1	128	4,296	2,761	2149.6%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	8.00%	0.0820
	2046	1,229	46,161	28,258	2298.7%	1	93	3,504	2,145	2298.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	8.00%	0.0759
	2047	955	40,230	23,373	2447.9%	1	67	2,828	1,643	2447.9%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	8.00%	0.0703
	2048	733	34,691	19,121	2609.0%	1	48	2,258	1,244	2609.0%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	8.00%	0.0651
	2049	555	29,613	15,473	2788.2%	1	33	1,785	932	2788.2%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	8.00%	0.0603
	2050	414	25,093	12,656	3059.0%	1	23	1,400	706	3059.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	8.00%	0.0558
	2051	303	21,082	9,985	3295.0%	1	16	1,089	516	3295.0%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	8.00%	0.0517
	2052	217	17,529	7,753	3565.1%	1	10	839	371	3565.1%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	8.00%	0.0478
	Past	10,165,592	3,765,949	3,769,272	37.1%	2,047	24,544,975	5,580,925	6,359,670	25.9%									
	Future	2,774,257	8,466,764	7,204,940	259.7%	653	1,803,517	4,106,731	3,690,113	204.6%									
	Lifetime	12,939,849	12,232,713	10,974,212	84.8%	2,700	26,348,491	9,687,656	10,049,783	38.1%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3 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	1993	614,433	0	2,755,739	0	2,755,739	2,755,739	0	0.0%	8.00%	4.485
	1994	5,469,556	95,142	22,713,890	395,103	22,713,890	22,713,890	0	1.7%	8.00%	4.153
	1995	7,026,567	788,421	27,018,357	3,031,615	27,018,357	27,018,357	0	11.2%	8.00%	3.845
	1996	6,678,177	240,634	23,776,607	856,740	23,776,607	23,776,607	0	3.6%	8.00%	3.560
	1997	6,475,434	1,640,320	21,347,011	5,407,504	21,347,011	21,347,011	0	25.3%	8.00%	3.297
	1998	6,350,140	1,831,359	19,383,301	5,590,079	19,383,301	19,383,301	0	28.8%	8.00%	3.052
	1999	6,228,692	963,606	17,604,252	2,723,454	17,604,252	17,604,252	0	15.5%	8.00%	2.826
	2000	6,131,786	3,688,253	16,046,632	9,652,008	16,046,632	16,046,632	0	60.1%	8.00%	2.617
	2001	6,063,252	4,846,084	14,691,929	11,742,596	14,691,929	14,691,929	0	79.9%	8.00%	2.423
	2002	5,970,997	5,391,537	13,396,652	12,096,564	13,396,652	13,396,652	0	90.3%	8.00%	2.244
	2003	5,863,674	4,178,321	12,181,352	8,680,155	12,181,352	12,181,352	0	71.3%	8.00%	2.077
	2004	5,699,320	4,808,008	10,962,889	9,248,411	10,962,889	10,962,889	0	84.4%	8.00%	1.924
	2005	5,440,571	4,746,026	9,689,975	8,452,950	11,579,520	9,689,975	1,889,545	87.2%	8.00%	1.781
	2006	5,247,500	4,550,878	8,653,800	7,504,981	12,028,782	8,653,800	3,374,982	86.7%	8.00%	1.649
	2007	5,137,851	5,491,233	7,845,347	8,384,951	10,905,032	7,845,347	3,059,685	106.9%	8.00%	1.527
	2008	4,942,854	7,760,094	6,988,511	10,971,699	9,714,031	6,988,511	2,725,519	157.0%	8.00%	1.414
	2009	4,825,188	9,727,272	6,316,804	12,734,275	8,780,358	6,316,804	2,463,554	201.6%	8.00%	1.309
	2010	4,629,049	8,483,064	5,611,141	10,282,817	7,799,486	5,611,141	2,188,345	183.3%	8.00%	1.212
	2011	4,251,895	9,177,107	4,772,195	10,300,100	7,628,353	5,702,773	1,925,581	215.8%	8.00%	1.122
	2012	3,993,163	9,447,171	4,149,817	9,817,788	7,498,719	5,768,246	1,730,474	236.6%	8.00%	1.039
	2013	3,813,044	9,669,409	3,669,103	9,304,393	6,630,069	5,100,053	1,530,016	253.6%	8.00%	0.962
Projected Future Experience	2014	3,490,042	9,827,850	3,109,532	8,756,346	5,618,924	4,322,249		281.6%	8.00%	0.891
	2015	3,174,971	9,834,834	2,619,270	8,113,489	4,733,022	3,640,786		309.8%	8.00%	0.825
	2016	2,872,486	9,750,752	2,194,193	7,448,262	3,964,907	3,049,928		339.5%	8.00%	0.764
	2017	2,584,095	9,600,493	1,827,686	6,790,264	3,302,628	2,540,483		371.5%	8.00%	0.707
	2018	2,311,078	9,387,405	1,513,505	6,147,732	2,734,904	2,103,772		406.2%	8.00%	0.655
	2019	2,054,518	9,105,771	1,245,820	5,521,567	2,251,198	1,731,690		443.2%	8.00%	0.606
	2020	1,815,262	8,752,501	1,019,204	4,914,213	1,841,702	1,416,694		482.2%	8.00%	0.561
	2021	1,593,900	8,338,147	828,627	4,334,786	1,497,329	1,151,792		523.1%	8.00%	0.520
	2022	1,390,742	7,869,908	669,454	3,788,296	1,209,704	930,542		565.9%	8.00%	0.481
	2023	1,205,816	7,369,414	537,442	3,284,608	971,157	747,044		611.2%	8.00%	0.446
	2024	1,038,867	6,858,264	428,733	2,830,356	774,720	595,938		660.2%	8.00%	0.413
	2025	889,383	6,358,704	339,854	2,429,807	614,116	472,397		715.0%	8.00%	0.382
	2026	756,625	5,872,814	267,707	2,077,904	483,747	372,113		776.2%	8.00%	0.354
	2027	639,665	5,399,171	209,560	1,768,816	378,674	291,288		844.1%	8.00%	0.328
	2028	537,434	4,934,624	163,026	1,496,876	294,588	226,606		918.2%	8.00%	0.303
	2029	448,771	4,482,535	126,047	1,259,017	227,767	175,205		998.8%	8.00%	0.281
	2030	372,461	4,041,572	96,865	1,051,077	175,034	134,642		1085.1%	8.00%	0.260
	2031	307,279	3,613,727	73,993	870,194	133,706	102,851		1176.0%	8.00%	0.241
	2032	252,017	3,199,289	56,191	713,329	101,537	78,105		1269.5%	8.00%	0.223
	2033	205,513	2,809,837	42,428	580,088	76,667	58,975		1367.2%	8.00%	0.206
	2034	166,665	2,470,733	31,859	472,297	57,569	44,284		1482.5%	8.00%	0.191
	2035	134,445	2,179,008	23,796	385,678	43,000	33,077		1620.7%	8.00%	0.177
	2036	107,906	1,919,438	17,684	314,569	31,956	24,581		1778.8%	8.00%	0.164
	2037	86,188	1,684,236	13,079	255,577	23,633	18,179		1954.1%	8.00%	0.152
	2038	68,521	1,471,728	9,628	206,786	17,397	13,382		2147.9%	8.00%	0.141
	2039	54,225	1,280,015	7,055	166,527	12,748	9,806		2360.5%	8.00%	0.130
	2040	42,715	1,106,784	5,145	133,324	9,298	7,152		2591.1%	8.00%	0.120
	2041	33,486	947,908	3,735	105,728	6,749	5,192		2830.7%	8.00%	0.112
	2042	26,118	803,168	2,697	82,948	4,874	3,749		3075.2%	8.00%	0.103
	2043	20,257	672,891	1,937	64,346	3,500	2,693		3321.8%	8.00%	0.096
	2044	15,616	558,953	1,383	49,491	2,498	1,922		3579.4%	8.00%	0.089
	2045	11,958	456,178	980	37,399	1,771	1,363		3814.9%	8.00%	0.082
	2046	9,091	366,365	690	27,811	1,247	959		4030.0%	8.00%	0.076
	2047	6,858	290,887	482	20,446	871	670		4241.6%	8.00%	0.070
	2048	5,131	229,219	334	14,918	603	464		4467.5%	8.00%	0.065
	2049	3,805	178,856	229	10,778	414	319		4701.1%	8.00%	0.060
	2050	2,794	138,537	156	7,730	282	217		4958.3%	8.00%	0.056
	2051	2,030	106,047	105	5,479	190	146		5223.0%	8.00%	0.052
	2052	1,458	79,997	70	3,827	126	97		5486.6%	8.00%	0.048
Past (1988 - 2013)		110,853,143	97,523,939	259,575,304	157,178,182	284,442,961	263,555,261	20,887,700	60.6%		
Future (2014 - 2052)		28,740,189	154,348,559	17,490,182	76,542,684	31,604,758	24,311,353	0	437.6%		
Lifetime (1988 - 2052)		139,593,332	251,872,498	277,065,486	233,720,866	316,047,720	287,866,614	20,887,700	84.4%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								85.9%			

* 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
LTC3 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
	1993	614,433	0	0	0.0%	577,721	4,635	21,509	3.7%	0.000	0.0%	3.7%	0.000
	1994	5,469,556	17,554	95,142	1.7%	5,199,105	52,176	203,721	3.9%	0.444	1.6%	3.9%	0.398
	1995	7,026,567	89,540	788,421	11.2%	6,357,236	170,406	408,926	6.4%	1.744	6.5%	5.2%	1.262
	1996	6,678,177	202,759	240,634	3.6%	5,524,468	332,731	602,722	10.9%	0.330	5.6%	6.8%	0.823
	1997	6,475,434	446,985	1,640,320	25.3%	4,881,468	514,856	790,749	16.2%	1.564	9.9%	8.6%	1.153
	1998	6,350,140	763,381	1,831,359	28.8%	4,358,670	689,512	915,765	21.0%	1.373	13.1%	10.3%	1.268
Historical	1999	6,228,692	1,030,835	963,606	15.5%	3,914,213	848,201	1,066,181	27.2%	0.568	13.4%	12.0%	1.113
Experience	2000	6,131,786	1,106,572	3,688,253	60.1%	3,544,097	997,385	1,195,348	33.7%	1.783	18.4%	13.7%	1.337
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,244,402	1,129,043	1,286,422	39.7%	2.016	23.8%	15.3%	1.553
	2002	5,970,997	3,208,706	5,391,537	90.3%	2,983,760	1,238,450	1,351,810	45.3%	1.993	28.8%	16.9%	1.709
	2003	5,863,674	4,089,516	4,178,321	71.3%	2,730,017	1,326,062	1,403,105	51.4%	1.386	31.5%	18.3%	1.725
	2004	6,114,247	3,987,549	4,808,008	78.6%	2,485,339	1,406,182	1,494,729	60.1%	1.308	34.3%	19.7%	1.741
	2005	6,224,014	3,598,675	4,746,026	76.3%	2,255,370	1,483,797	1,551,386	68.8%	1.109	36.4%	21.0%	1.733
	2006	6,003,140	3,668,760	4,550,878	75.8%	2,042,155	1,544,196	1,564,523	76.6%	0.990	38.2%	22.3%	1.715
	2007	5,877,701	2,355,441	5,491,233	93.4%	1,847,548	1,583,670	1,569,186	84.9%	1.100	40.3%	23.4%	1.721
	2008	5,654,625	11,071,633	7,760,094	137.2%	1,659,620	1,607,313	1,568,877	94.5%	1.452	43.5%	24.5%	1.777
	2009	5,520,015	11,297,497	9,727,272	176.2%	1,486,601	1,623,578	1,586,808	106.7%	1.651	47.4%	25.5%	1.858
	2010	6,000,315	10,919,970	8,483,064	141.4%	1,317,098	1,632,721	1,573,086	119.4%	1.184	50.1%	26.4%	1.893
	2011	6,153,173	9,555,386	9,177,107	149.1%	1,149,429	1,624,939	1,525,038	132.7%	1.124	52.7%	27.3%	1.930
	2012	5,778,746	10,296,908	9,447,171	163.5%	1,005,885	1,599,484	1,472,706	146.4%	1.117	55.2%	28.1%	1.965
	2013	5,518,084	10,668,778	9,669,409	175.2%	871,653	1,561,434	1,416,080	162.5%	1.079	57.5%	28.8%	1.999
Projected	2014	5,050,649	11,874,811	9,827,850	194.6%	742,219	1,515,463	1,364,105	183.8%	1.059	59.7%	29.4%	2.032
Future	2015	4,594,691	11,868,520	9,834,834	214.0%	627,854	1,462,005	1,294,860	206.2%	1.038	61.8%	30.0%	2.063
Experience	2016	4,156,947	11,308,242	9,750,752	234.6%	527,590	1,398,081	1,209,231	229.2%	1.023	63.7%	30.4%	2.093
	2017	3,739,598	10,808,972	9,600,493	256.7%	440,341	1,324,853	1,121,978	254.8%	1.008	65.5%	30.9%	2.122
	2018	3,344,500	10,290,466	9,387,405	280.7%	365,020	1,245,846	1,035,740	283.7%	0.989	67.1%	31.2%	2.149
	2019	2,973,216	9,995,825	9,105,771	306.3%	300,510	1,164,235	953,609	317.3%	0.965	68.6%	31.6%	2.174
	2020	2,626,975	9,699,589	8,752,501	333.2%	245,667	1,080,907	866,807	352.8%	0.944	69.9%	31.8%	2.198
	2021	2,306,628	9,364,563	8,338,147	361.5%	199,420	995,520	777,916	390.1%	0.927	71.1%	32.1%	2.219
	2022	2,012,627	8,978,119	7,869,908	391.0%	160,774	909,638	693,768	431.5%	0.906	72.2%	32.2%	2.239
	2023	1,745,008	8,544,570	7,369,414	422.3%	128,786	825,513	615,484	477.9%	0.884	73.1%	32.4%	2.257
	2024	1,503,406	8,076,570	6,858,264	456.2%	102,520	744,766	543,284	529.9%	0.861	73.9%	32.5%	2.272
	2025	1,287,080	7,590,059	6,358,704	494.0%	81,116	667,929	474,380	584.8%	0.845	74.6%	32.6%	2.286
	2026	1,094,957	7,098,177	5,872,814	536.4%	63,813	595,179	410,402	643.1%	0.834	75.2%	32.7%	2.299
	2027	925,697	6,608,035	5,399,171	583.3%	49,940	527,255	353,582	708.0%	0.824	75.7%	32.8%	2.310
	2028	777,753	6,123,265	4,934,624	634.5%	38,919	464,925	304,043	781.2%	0.812	76.2%	32.8%	2.320
	2029	649,443	5,646,436	4,482,535	690.2%	30,236	408,683	261,857	866.1%	0.797	76.5%	32.9%	2.328
	2030	539,011	5,178,872	4,041,572	749.8%	23,435	358,279	223,397	953.3%	0.787	76.8%	32.9%	2.335
	2031	444,681	4,721,516	3,613,727	812.7%	18,110	312,997	188,821	1042.6%	0.779	77.1%	32.9%	2.342
	2032	364,709	4,276,368	3,199,289	877.2%	13,958	272,404	158,742	1137.3%	0.771	77.3%	33.0%	2.347
	2033	297,410	3,846,130	2,809,837	944.8%	10,724	236,158	132,492	1235.5%	0.765	77.5%	33.0%	2.351
	2034	241,191	3,439,190	2,470,733	1024.4%	8,198	203,852	109,529	1336.0%	0.767	77.7%	33.0%	2.355
	2035	194,563	3,064,487	2,179,008	1119.9%	6,234	175,078	89,411	1434.3%	0.781	77.8%	33.0%	2.358
	2036	156,158	2,724,413	1,919,438	1229.2%	4,713	149,538	72,167	1531.4%	0.803	77.9%	33.0%	2.360
	2037	124,728	2,416,862	1,684,236	1350.3%	3,540	127,072	57,930	1636.6%	0.825	78.0%	33.0%	2.362
	2038	99,160	2,138,697	1,471,728	1484.2%	2,646	107,562	46,426	1754.8%	0.846	78.0%	33.0%	2.364
	2039	78,473	1,886,937	1,280,015	1631.2%	1,969	90,809	37,155	1886.9%	0.864	78.1%	33.0%	2.365
	2040	61,815	1,659,062	1,106,784	1790.5%	1,455	76,517	29,577	2033.2%	0.881	78.1%	33.0%	2.366
	2041	48,460	1,452,484	947,908	1956.1%	1,065	64,356	23,347	2192.9%	0.892	78.1%	33.0%	2.367
	2042	37,796	1,264,722	803,168	2125.0%	772	54,020	18,222	2361.1%	0.900	78.2%	33.0%	2.368
	2043	29,315	1,094,221	672,891	2295.4%	555	45,256	14,084	2539.4%	0.904	78.2%	33.0%	2.369
	2044	22,598	940,257	558,953	2473.4%	393	37,835	10,731	2727.5%	0.907	78.2%	33.0%	2.369
	2045	17,305	801,580	456,178	2636.1%	274	31,541	7,961	2904.6%	0.908	78.2%	33.0%	2.369
	2046	13,156	676,951	366,365	2784.8%	187	26,196	5,750	3068.6%	0.907	78.2%	33.0%	2.370
	2047	9,925	566,151	290,887	2931.0%	127	21,677	4,072	3218.0%	0.911	78.2%	33.0%	2.370
	2048	7,425	469,157	229,219	3087.1%	85	17,887	2,851	3346.6%	0.922	78.2%	33.0%	2.370
	2049	5,506	385,396	178,856	3248.5%	57	14,733	1,975	3472.0%	0.936	78.2%	33.0%	2.370
	2050	4,043	314,007	138,537	3426.2%	38	12,125	1,337	3557.1%	0.963	78.3%	33.0%	2.370
	2051	2,938	253,981	106,047	3609.2%	24	9,973	870	3583.5%	1.007	78.3%	33.0%	2.370
	2052	2,110	203,935	79,997	3791.3%	16	8,201	542	3480.3%	1.089	78.3%	33.0%	2.370
	Past	116,198,683	80,084,154	87,854,530	75.6%	58,564,201	21,409,334	23,152,597	39.5%	1.912	55.2%	28.1%	1.965
TOTALS	Future	47,109,735	198,320,370	164,017,968	348.2%	5,074,949	19,346,297	14,934,521	294.3%	1.183	280.4%	249.7%	1.123
	Lifetime	163,308,418	278,404,525	251,872,498	154.2%	63,639,150	40,755,631	38,087,118	59.8%	2.577	78.3%	33.0%	2.370

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC3 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
	1993	614,433	0	0	0.0%	577,721	4,635	21,509	3.7%	0.000	0.0%	3.7%	0.000
	1994	5,469,556	17,554	95,142	1.7%	5,199,105	52,176	203,721	3.9%	0.444	1.6%	3.9%	0.398
	1995	7,026,567	89,540	788,421	11.2%	6,357,236	170,406	408,926	6.4%	1.744	6.5%	5.2%	1.262
	1996	6,678,177	202,759	240,634	3.6%	5,524,468	332,731	602,722	10.9%	0.330	5.6%	6.8%	0.823
	1997	6,475,434	446,985	1,640,320	25.3%	4,881,468	514,856	790,749	16.2%	1.564	9.9%	8.6%	1.153
	1998	6,350,140	763,381	1,831,359	28.8%	4,358,670	689,512	915,765	21.0%	1.373	13.1%	10.3%	1.268
Historical	1999	6,228,692	1,030,835	963,606	15.5%	3,914,213	848,201	1,066,181	27.2%	0.568	13.4%	12.0%	1.113
Experience	2000	6,131,786	1,106,572	3,688,253	60.1%	3,544,097	997,385	1,195,348	33.7%	1.783	18.4%	13.7%	1.337
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,244,402	1,129,043	1,286,422	39.7%	2.016	23.8%	15.3%	1.553
	2002	5,970,997	3,208,706	5,391,537	90.3%	2,983,760	1,238,450	1,351,810	45.3%	1.993	28.8%	16.9%	1.709
	2003	5,863,674	4,089,516	4,178,321	71.3%	2,730,017	1,326,062	1,403,105	51.4%	1.386	31.5%	18.3%	1.725
	2004	6,114,247	3,987,549	4,808,008	78.6%	2,485,339	1,406,182	1,494,729	60.1%	1.308	34.3%	19.7%	1.741
	2005	6,224,014	3,598,675	4,746,026	76.3%	2,255,370	1,483,797	1,551,386	68.8%	1.109	36.4%	21.0%	1.733
	2006	6,003,140	3,668,760	4,550,878	75.8%	2,042,155	1,544,196	1,564,523	76.6%	0.990	38.2%	22.3%	1.715
	2007	5,877,701	2,355,441	5,491,233	93.4%	1,847,548	1,583,670	1,569,186	84.9%	1.100	40.3%	23.4%	1.721
	2008	5,654,625	11,071,633	7,760,094	137.2%	1,659,620	1,607,313	1,568,877	94.5%	1.452	43.5%	24.5%	1.777
	2009	5,520,015	11,297,497	9,727,272	176.2%	1,486,601	1,623,578	1,586,808	106.7%	1.651	47.4%	25.5%	1.858
	2010	6,000,315	10,919,970	8,483,064	141.4%	1,317,098	1,632,721	1,573,086	119.4%	1.184	50.1%	26.4%	1.893
	2011	6,153,173	9,555,386	9,177,107	149.1%	1,149,429	1,624,939	1,525,038	132.7%	1.124	52.7%	27.3%	1.930
	2012	5,778,746	10,296,908	9,447,171	163.5%	1,005,885	1,599,484	1,472,706	146.4%	1.117	55.2%	28.1%	1.965
	2013	5,518,084	10,668,778	9,669,409	175.2%	871,653	1,561,434	1,416,080	162.5%	1.079	57.5%	28.8%	1.999
Projected	2014	6,742,410	11,764,120	9,341,898	138.6%	742,219	1,515,463	1,364,105	183.8%	0.754	59.2%	29.4%	2.015
Future	2015	7,706,874	11,485,507	8,890,664	115.4%	627,854	1,462,005	1,294,860	206.2%	0.559	60.5%	30.0%	2.019
Experience	2016	6,972,628	10,661,633	8,814,654	126.4%	527,590	1,398,081	1,209,231	229.2%	0.552	61.7%	30.4%	2.026
	2017	6,272,591	10,009,012	8,678,820	138.4%	440,341	1,324,853	1,121,978	254.8%	0.543	62.8%	30.9%	2.036
	2018	5,609,874	9,414,728	8,486,189	151.3%	365,020	1,245,846	1,035,740	283.7%	0.533	63.9%	31.2%	2.047
	2019	4,987,104	9,093,008	8,231,593	165.1%	300,510	1,164,235	953,609	317.3%	0.520	64.9%	31.6%	2.058
	2020	4,406,339	8,800,318	7,912,237	179.6%	245,667	1,080,907	866,807	352.8%	0.509	65.9%	31.8%	2.070
	2021	3,869,008	8,486,622	7,537,663	194.8%	199,420	995,520	777,916	390.1%	0.499	66.7%	32.1%	2.082
	2022	3,375,866	8,130,386	7,114,376	210.7%	160,774	909,638	693,768	431.5%	0.488	67.5%	32.2%	2.093
	2023	2,926,978	7,733,985	6,661,931	227.6%	128,786	825,513	615,484	477.9%	0.476	68.2%	32.4%	2.104
	2024	2,521,729	7,307,941	6,199,852	245.9%	102,520	744,766	543,284	529.9%	0.464	68.8%	32.5%	2.114
	2025	2,158,875	6,866,143	5,748,252	266.3%	81,116	667,929	474,380	584.8%	0.455	69.3%	32.6%	2.123
	2026	1,836,619	6,420,123	5,309,008	289.1%	63,813	595,179	410,402	643.1%	0.449	69.7%	32.7%	2.132
	2027	1,552,712	5,976,089	4,880,836	314.3%	49,940	527,255	353,582	708.0%	0.444	70.1%	32.8%	2.140
	2028	1,304,559	5,537,156	4,460,887	341.9%	38,919	464,925	304,043	781.2%	0.438	70.5%	32.8%	2.147
	2029	1,089,339	5,105,592	4,052,200	372.0%	30,236	408,683	261,857	866.1%	0.430	70.8%	32.9%	2.153
	2030	904,106	4,682,543	3,653,570	404.1%	23,435	358,279	223,397	953.3%	0.424	71.0%	32.9%	2.158
	2031	745,883	4,268,806	3,266,800	438.0%	18,110	312,997	188,821	1042.6%	0.420	71.2%	32.9%	2.163
	2032	611,741	3,866,192	2,892,148	472.8%	13,958	272,404	158,742	1137.3%	0.416	71.4%	33.0%	2.167
	2033	498,858	3,477,122	2,540,085	509.2%	10,724	236,158	132,492	1235.5%	0.412	71.5%	33.0%	2.170
	2034	404,560	3,109,161	2,233,536	552.1%	8,198	203,852	109,529	1336.0%	0.413	71.7%	33.0%	2.173
	2035	326,350	2,770,375	1,969,817	603.6%	6,234	175,078	89,411	1434.3%	0.421	71.8%	33.0%	2.175
	2036	261,930	2,462,916	1,735,167	662.5%	4,713	149,538	72,167	1531.4%	0.433	71.8%	33.0%	2.177
	2037	209,212	2,184,870	1,522,545	727.8%	3,540	127,072	57,930	1636.6%	0.445	71.9%	33.0%	2.179
	2038	166,326	1,933,397	1,330,438	799.9%	2,646	107,562	46,426	1754.8%	0.456	72.0%	33.0%	2.180
	2039	131,626	1,705,797	1,157,130	879.1%	1,969	90,809	37,155	1886.9%	0.466	72.0%	33.0%	2.181
	2040	103,685	1,499,792	1,000,530	965.0%	1,455	76,517	29,577	2033.2%	0.475	72.0%	33.0%	2.182
	2041	81,285	1,313,043	856,906	1054.2%	1,065	64,356	23,347	2192.9%	0.481	72.1%	33.0%	2.183
	2042	63,398	1,143,305	726,062	1145.3%	772	54,020	18,222	2361.1%	0.485	72.1%	33.0%	2.184
	2043	49,172	989,173	608,292	1237.1%	555	45,256	14,084	2539.4%	0.487	72.1%	33.0%	2.184
	2044	37,905	849,989	505,292	1333.0%	393	37,835	10,731	2727.5%	0.489	72.1%	33.0%	2.185
	2045	29,026	724,626	412,384	1420.7%	274	31,541	7,961	2904.6%	0.489	72.1%	33.0%	2.185
	2046	22,067	611,962	331,193	1500.8%	187	26,196	5,750	3068.6%	0.489	72.1%	33.0%	2.185
	2047	16,647	511,799	262,961	1579.6%	127	21,677	4,072	3218.0%	0.491	72.1%	33.0%	2.185
	2048	12,454	424,117	207,214	1663.8%	85	17,887	2,851	3346.6%	0.497	72.2%	33.0%	2.185
	2049	9,235	348,397	161,686	1750.8%	57	14,733	1,975	3472.0%	0.504	72.2%	33.0%	2.185
	2050	6,782	283,861	125,237	1846.6%	38	12,125	1,337	3557.1%	0.519	72.2%	33.0%	2.186
	2051	4,928	229,598	95,866	1945.1%	24	9,973	870	3583.5%	0.543	72.2%	33.0%	2.186
	2052	3,539	184,356	72,317	2043.3%	16	8,201	542	3480.3%	0.587	72.2%	33.0%	2.186
	Past	116,198,683	80,084,154	87,854,530	75.6%	58,564,201	21,409,334	23,152,597	39.5%	1.912	55.2%	28.1%	1.965
TOTALS	Future	73,552,304	183,036,340	149,657,645	203.5%	5,074,949	19,346,297	14,934,521	294.3%	0.691	170.7%	249.7%	0.684
	Lifetime	189,750,987	263,120,494	237,512,175	125.2%	63,639,150	40,755,631	38,087,118	59.8%	2.091	72.2%	33.0%	2.186

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3 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	1993	53,851	0	0	0.0%	50,161	419	1,937	3.9%	0.000	0.0%	3.9%	0.000
	1994	218,574	0	0	0.0%	203,947	2,538	8,535	4.2%	0.000	0.0%	4.1%	0.000
	1995	232,328	0	0	0.0%	192,232	6,587	14,077	7.3%	0.000	0.0%	5.4%	0.000
	1996	227,874	7,075	82,643	36.3%	166,857	11,456	19,491	11.7%	3.105	10.3%	7.0%	1.479
	1997	225,259	28,560	130,745	58.0%	147,451	16,566	24,111	16.4%	3.550	20.2%	8.5%	2.359
	1998	224,365	68,753	46,432	20.7%	131,390	21,206	26,943	20.5%	1.009	20.3%	10.0%	2.024
	1999	224,392	57,121	2,513	1.1%	117,647	25,358	30,917	26.3%	0.043	17.8%	11.5%	1.547
	2000	220,451	5,814	1,351	0.6%	106,172	29,149	33,789	31.8%	0.019	16.0%	12.9%	1.234
	2001	218,720	227,277	144,073	65.9%	96,862	32,346	35,893	37.1%	1.778	20.4%	14.3%	1.423
	2002	209,259	103,327	323,176	154.4%	88,641	34,921	37,408	42.2%	3.660	30.1%	15.6%	1.928
	2003	205,949	77,507	36,660	17.8%	80,517	36,989	38,685	48.0%	0.370	29.3%	16.8%	1.745
	2004	202,473	125,398	458,822	226.6%	72,714	38,972	41,095	56.5%	4.010	39.8%	18.0%	2.213
	2005	200,984	148,269	116,956	58.2%	65,571	40,828	42,197	64.4%	0.904	40.7%	19.1%	2.126
	2006	199,121	191,456	551	0.3%	58,954	42,181	42,394	71.9%	0.004	39.0%	20.2%	1.933
	2007	190,068	125,724	591,651	311.3%	52,763	43,032	42,467	80.5%	3.868	48.6%	21.2%	2.293
	2008	176,181	287,342	827,333	469.6%	46,939	43,552	42,523	90.6%	5.184	60.8%	22.1%	2.754
	2009	171,237	580,260	86,664	50.6%	41,480	43,940	43,096	103.9%	0.487	60.6%	23.0%	2.637
	2010	156,518	612,327	361,055	230.7%	36,578	44,138	42,746	116.9%	1.974	64.2%	23.8%	2.699
	2011	155,916	561,773	421,954	270.6%	31,736	43,923	41,606	131.1%	2.064	68.1%	24.5%	2.778
	2012	183,591	557,965	136,694	74.5%	27,517	43,314	40,390	146.8%	0.507	68.3%	25.2%	2.709
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	23,805	42,459	39,233	164.8%	1.452	71.3%	25.8%	2.760
	2014	157,217	445,634	422,470	268.7%	20,346	41,476	38,306	188.3%	1.427	74.2%	26.4%	2.810
	2015	142,158	478,300	424,139	298.4%	17,309	40,314	36,641	211.7%	1.409	76.9%	26.9%	2.858
	2016	127,850	478,227	419,990	328.5%	14,652	38,867	34,592	236.1%	1.391	79.4%	27.3%	2.902
	2017	114,352	459,870	412,105	360.4%	12,341	37,193	32,530	263.6%	1.367	81.6%	27.7%	2.944
	2018	101,709	437,738	402,239	395.5%	10,341	35,388	30,537	295.3%	1.339	83.7%	28.1%	2.982
	2019	89,956	424,446	387,644	430.9%	8,628	33,528	28,703	332.7%	1.295	85.6%	28.4%	3.017
	2020	79,112	410,253	370,443	468.3%	7,168	31,600	26,486	369.5%	1.267	87.3%	28.6%	3.048
	2021	69,186	394,549	351,206	507.6%	5,928	29,570	24,178	407.9%	1.245	88.8%	28.9%	3.076
	2022	60,172	377,710	332,864	553.2%	4,878	27,476	21,932	449.6%	1.230	90.1%	29.1%	3.102
	2023	52,049	360,263	314,316	603.9%	4,000	25,373	19,814	495.4%	1.219	91.3%	29.2%	3.125
	2024	44,787	342,036	294,279	657.1%	3,272	23,306	17,842	545.3%	1.205	92.3%	29.3%	3.146
	2025	38,344	322,946	273,561	713.4%	2,667	21,293	15,866	594.8%	1.199	93.2%	29.5%	3.165
	2026	32,671	302,981	251,806	770.7%	2,166	19,346	14,010	646.7%	1.192	94.0%	29.5%	3.181
	2027	27,712	282,524	230,945	833.4%	1,755	17,508	12,392	706.0%	1.180	94.6%	29.6%	3.195
	2028	23,407	261,671	208,936	892.6%	1,420	15,821	11,023	776.5%	1.150	95.2%	29.7%	3.208
	2029	19,694	240,396	187,000	949.5%	1,146	14,298	9,829	857.6%	1.107	95.7%	29.7%	3.218
	2030	16,511	219,333	167,765	1016.1%	923	12,912	8,660	938.2%	1.083	96.0%	29.8%	3.226
	2031	13,800	199,266	150,745	1092.4%	740	11,636	7,581	1023.9%	1.067	96.4%	29.8%	3.233
	2032	11,501	180,307	134,069	1165.8%	592	10,463	6,594	1114.7%	1.046	96.6%	29.8%	3.239
	2033	9,561	162,558	119,278	1247.6%	471	9,383	5,704	1211.0%	1.030	96.9%	29.9%	3.244
	2034	7,930	146,438	107,269	1352.8%	373	8,391	4,902	1315.0%	1.029	97.0%	29.9%	3.249
	2035	6,562	132,416	98,117	1495.2%	293	7,478	4,170	1423.5%	1.050	97.2%	29.9%	3.253
	2036	5,419	120,384	90,029	1661.5%	228	6,636	3,528	1544.1%	1.076	97.3%	29.9%	3.256
	2037	4,464	109,911	82,590	1850.3%	176	5,865	2,960	1682.4%	1.100	97.5%	29.9%	3.259
	2038	3,667	100,734	75,949	2071.1%	134	5,159	2,458	1837.3%	1.127	97.6%	29.9%	3.262
	2039	3,003	92,640	70,132	2335.3%	101	4,517	2,025	2012.0%	1.161	97.6%	29.9%	3.264
	2040	2,450	85,383	64,581	2635.6%	75	3,936	1,646	2206.3%	1.195	97.7%	29.9%	3.266
	2041	1,991	78,618	58,670	2947.3%	54	3,409	1,303	2416.9%	1.219	97.8%	29.9%	3.268
	2042	1,609	72,021	52,268	3248.3%	38	2,931	1,006	2643.3%	1.229	97.8%	29.9%	3.269
	2043	1,293	65,453	45,938	3552.7%	26	2,500	761	2890.1%	1.229	97.9%	29.9%	3.270
	2044	1,032	58,880	39,524	3830.0%	18	2,119	569	3184.4%	1.203	97.9%	29.9%	3.271
	2045	817	52,397	33,672	4120.7%	12	1,785	413	3556.3%	1.159	97.9%	29.9%	3.272
	2046	641	46,161	28,258	4406.7%	7	1,495	279	4035.6%	1.092	97.9%	29.9%	3.273
	2047	498	40,230	23,373	4692.7%	4	1,243	172	4704.7%	0.997	98.0%	29.9%	3.273
	2048	382	34,691	19,121	5001.5%	2	1,026	95	5541.5%	0.903	98.0%	29.9%	3.274
	2049	289	29,613	15,473	5344.9%	1	844	48	6505.0%	0.822	98.0%	29.9%	3.274
	2050	216	25,093	12,656	5864.0%	0	693	19	6897.0%	0.850	98.0%	29.9%	3.274
	2051	158	21,082	9,985	6316.6%	0	567	4	7235.8%	0.873	98.0%	29.9%	3.274
	2052	113	17,529	7,753	6834.4%	0	466	0	0.0%	0.000	98.0%	29.9%	3.274
TOTALS	Past	3,897,109	3,765,949	3,769,272	96.7%	1,816,128	601,412	650,299	35.8%	2.701	68.3%	25.2%	2.709
	Future	1,447,187	8,466,764	7,204,940	497.9%	146,089	600,269	468,810	320.9%	1.551	392.2%	264.9%	1.481
	Lifetime	5,344,295	12,232,713	10,974,212	205.3%	1,962,217	1,201,681	1,119,110	57.0%	3.600	98.0%	29.9%	3.274

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC3 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	1993	53,851	0	0	0.0%	50,161	419	1,937	3.9%	0.000	0.0%	3.9%	0.000
	1994	218,574	0	0	0.0%	203,947	2,538	8,535	4.2%	0.000	0.0%	4.1%	0.000
	1995	232,328	0	0	0.0%	192,232	6,587	14,077	7.3%	0.000	0.0%	5.4%	0.000
	1996	227,874	7,075	82,643	36.3%	166,857	11,456	19,491	11.7%	3.105	10.3%	7.0%	1.479
	1997	225,259	28,560	130,745	58.0%	147,451	16,566	24,111	16.4%	3.550	20.2%	8.5%	2.359
	1998	224,365	68,753	46,432	20.7%	131,390	21,206	26,943	20.5%	1.009	20.3%	10.0%	2.024
	1999	224,392	57,121	2,513	1.1%	117,647	25,358	30,917	26.3%	0.043	17.8%	11.5%	1.547
	2000	220,451	5,814	1,351	0.6%	106,172	29,149	33,789	31.8%	0.019	16.0%	12.9%	1.234
	2001	218,720	227,277	144,073	65.9%	96,862	32,346	35,893	37.1%	1.778	20.4%	14.3%	1.423
	2002	209,259	103,327	323,176	154.4%	88,641	34,921	37,408	42.2%	3.660	30.1%	15.6%	1.928
	2003	205,949	77,507	36,660	17.8%	80,517	36,989	38,685	48.0%	0.370	29.3%	16.8%	1.745
	2004	202,473	125,398	458,822	226.6%	72,714	38,972	41,095	56.5%	4.010	39.8%	18.0%	2.213
	2005	200,984	148,269	116,956	58.2%	65,571	40,828	42,197	64.4%	0.904	40.7%	19.1%	2.126
	2006	199,121	191,456	551	0.3%	58,954	42,181	42,394	71.9%	0.004	39.0%	20.2%	1.933
	2007	190,068	125,724	591,651	311.3%	52,763	43,032	42,467	80.5%	3.868	48.6%	21.2%	2.293
	2008	176,181	287,342	827,333	469.6%	46,939	43,552	42,523	90.6%	5.184	60.8%	22.1%	2.754
	2009	171,237	580,260	86,664	50.6%	41,480	43,940	43,096	103.9%	0.487	60.6%	23.0%	2.637
	2010	156,518	612,327	361,055	230.7%	36,578	44,138	42,746	116.9%	1.974	64.2%	23.8%	2.699
	2011	155,916	561,773	421,954	270.6%	31,736	43,923	41,606	131.1%	2.064	68.1%	24.5%	2.778
	2012	183,591	557,965	136,694	74.5%	27,517	43,314	40,390	146.8%	0.507	68.3%	25.2%	2.709
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	23,805	42,459	39,233	164.8%	1.452	71.3%	25.8%	2.760
	2014	201,123	441,772	405,613	201.7%	20,346	41,476	38,306	188.3%	1.071	73.7%	26.4%	2.793
	2015	238,448	463,373	383,420	160.8%	17,309	40,314	36,641	211.7%	0.760	75.4%	26.9%	2.805
	2016	214,448	451,615	379,670	177.0%	14,652	38,867	34,592	236.1%	0.750	77.1%	27.3%	2.820
	2017	191,807	426,158	372,542	194.2%	12,341	37,193	32,530	263.6%	0.737	78.7%	27.7%	2.836
	2018	170,601	400,505	363,623	213.1%	10,341	35,388	30,537	295.3%	0.722	80.1%	28.1%	2.853
	2019	150,886	386,028	350,429	232.2%	8,628	33,528	28,703	332.7%	0.698	81.5%	28.4%	2.870
	2020	132,698	372,091	334,880	252.4%	7,168	31,600	26,486	369.5%	0.683	82.7%	28.6%	2.887
	2021	116,049	357,485	317,489	273.6%	5,928	29,570	24,178	407.9%	0.671	83.8%	28.9%	2.902
	2022	100,928	342,002	300,908	298.1%	4,878	27,476	21,932	449.6%	0.663	84.8%	29.1%	2.918
	2023	87,304	326,061	284,141	325.5%	4,000	25,373	19,814	495.4%	0.657	85.7%	29.2%	2.932
	2024	75,123	309,471	266,027	354.1%	3,272	23,306	17,842	545.3%	0.649	86.4%	29.3%	2.946
	2025	64,316	292,137	247,299	384.5%	2,667	21,293	15,866	594.8%	0.646	87.1%	29.5%	2.958
	2026	54,800	274,035	227,632	415.4%	2,166	19,346	14,010	646.7%	0.642	87.7%	29.5%	2.969
	2027	46,482	255,505	208,774	449.1%	1,755	17,508	12,392	706.0%	0.636	88.2%	29.6%	2.979
	2028	39,261	236,625	188,878	481.1%	1,420	15,821	11,023	776.5%	0.620	88.7%	29.7%	2.988
	2029	33,033	217,371	169,047	511.8%	1,146	14,298	9,829	857.6%	0.597	89.0%	29.7%	2.995
	2030	27,695	198,314	151,659	547.6%	923	12,912	8,660	938.2%	0.584	89.4%	29.8%	3.002
	2031	23,147	180,162	136,273	588.7%	740	11,636	7,581	1023.9%	0.575	89.6%	29.8%	3.007
	2032	19,291	163,014	121,198	628.3%	592	10,463	6,594	1114.7%	0.564	89.8%	29.8%	3.011
	2033	16,036	146,963	107,827	672.4%	471	9,383	5,704	1211.0%	0.555	90.0%	29.9%	3.015
	2034	13,301	132,386	96,971	729.1%	373	8,391	4,902	1315.0%	0.554	90.2%	29.9%	3.019
	2035	11,007	119,708	88,698	805.8%	293	7,478	4,170	1423.5%	0.566	90.3%	29.9%	3.022
	2036	9,089	108,829	81,386	895.4%	228	6,636	3,528	1544.1%	0.580	90.4%	29.9%	3.024
	2037	7,487	99,361	74,662	997.2%	176	5,865	2,960	1682.4%	0.593	90.5%	29.9%	3.027
	2038	6,151	91,065	68,658	1116.2%	134	5,159	2,458	1837.3%	0.608	90.6%	29.9%	3.029
	2039	5,037	83,747	63,399	1258.6%	101	4,517	2,025	2012.0%	0.626	90.7%	29.9%	3.031
	2040	4,110	77,186	58,381	1420.5%	75	3,936	1,646	2206.3%	0.644	90.7%	29.9%	3.032
	2041	3,339	71,071	53,037	1588.4%	54	3,409	1,303	2416.9%	0.657	90.8%	29.9%	3.034
	2042	2,699	65,107	47,250	1750.7%	38	2,931	1,006	2643.3%	0.662	90.8%	29.9%	3.035
	2043	2,169	59,169	41,528	1914.7%	26	2,500	761	2890.1%	0.663	90.8%	29.9%	3.036
	2044	1,731	53,227	35,730	2064.2%	18	2,119	569	3184.4%	0.648	90.9%	29.9%	3.037
	2045	1,371	47,367	30,439	2220.8%	12	1,785	413	3556.3%	0.624	90.9%	29.9%	3.037
	2046	1,076	41,730	25,545	2375.0%	7	1,495	279	4035.6%	0.589	90.9%	29.9%	3.038
	2047	835	36,368	21,129	2529.1%	4	1,243	172	4704.7%	0.538	90.9%	29.9%	3.038
	2048	641	31,361	17,285	2695.5%	2	1,026	95	5541.5%	0.486	90.9%	29.9%	3.039
	2049	486	26,770	13,988	2880.6%	1	844	48	6505.0%	0.443	90.9%	29.9%	3.039
	2050	362	22,684	11,441	3160.4%	0	693	19	6897.0%	0.458	91.0%	29.9%	3.039
	2051	265	19,058	9,026	3404.3%	0	567	4	7235.8%	0.470	91.0%	29.9%	3.039
	2052	190	15,846	7,008	3683.4%	0	466	0	0.0%	0.000	91.0%	29.9%	3.039
TOTALS	Past	3,897,109	3,765,949	3,769,272	96.7%	1,816,128	601,412	650,299	35.8%	2.701	68.3%	25.2%	2.709
	Future	2,247,729	7,798,805	6,576,673	292.6%	146,089	600,269	468,810	320.9%	0.912	240.9%	264.9%	0.909
	Lifetime	6,144,838	11,564,754	10,345,945	168.4%	1,962,217	1,201,681	1,119,110	57.0%	2.952	91.0%	29.9%	3.039

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 91.7% Increase
Nationwide Experience for LTC3 Comprehensive Policy Forms

1	Accumulated value of earned premium	193,189,421	x	60%	=	115,913,653
2	Present value of future projected earned premium without the requested rate increase	31,866,667	x	60%	=	19,120,000
3a	Present value of future projected premium with the requested rate increase	53,973,795				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	22,107,128	x	80%	=	17,685,702
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**152,719,355**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					120,359,656
5b	Present value of future projected incurred claims without the inclusion of active life reserves					96,950,294
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**217,309,950**
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
LTC3 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	1993	614,433	0	0	0.0%	1,512	2,976,197	0	0	0.0%				0.0092		0.9908		8.00%	4.8438
	1994	5,469,536	17,554	95,142	1.7%	4,162	24,530,913	78,729	426,711	1.7%				0.0522		0.9478		8.00%	4.4850
	1995	7,026,567	89,540	788,421	11.2%	3,939	29,179,825	371,841	3,274,145	11.2%				0.0820		0.9180		8.00%	4.1528
	1996	6,678,177	202,759	240,634	3.6%	3,751	25,678,735	779,645	925,279	3.6%				0.0477		0.9523		8.00%	3.8452
	1997	6,475,434	446,985	1,640,320	25.3%	3,631	23,054,771	1,591,421	5,840,104	25.3%				0.0320		0.9680		8.00%	3.5603
	1998	6,350,140	763,381	1,831,359	28.8%	3,539	20,933,965	2,516,575	6,037,286	28.8%				0.0253		0.9747		8.00%	3.2966
	1999	6,228,692	1,030,835	971,861	15.6%	3,443	19,012,592	3,146,541	2,966,529	15.6%				0.0271		0.9729		8.00%	3.0524
	2000	6,131,785	1,106,572	3,688,253	60.1%	3,358	17,330,362	3,127,523	10,424,168	60.1%				0.0247		0.9753		8.00%	2.8263
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,266	15,867,282	6,219,169	12,682,004	79.9%				0.0274		0.9726		8.00%	2.6170
	2002	5,970,997	3,208,706	5,399,585	90.4%	3,178	14,468,384	7,775,050	13,083,790	90.4%				0.0269		0.9731		8.00%	2.4231
	2003	5,863,674	4,089,516	4,178,321	71.3%	3,082	13,155,860	9,175,322	9,374,567	71.3%				0.0302		0.9698		8.00%	2.2436
	2004	6,114,243	3,987,549	4,827,534	79.0%	2,984	12,701,891	8,283,840	10,028,848	79.0%				0.0318		0.9682		8.00%	2.0774
	2005	6,224,013	3,598,675	4,824,683	77.5%	2,852	11,972,158	6,922,206	9,280,486	77.5%				0.0442		0.9558		8.00%	1.9235
	2006	6,004,163	3,668,760	4,601,119	76.6%	2,754	10,693,765	6,534,276	8,194,861	76.6%				0.0344		0.9656		8.00%	1.7811
	2007	5,880,619	2,355,441	5,532,499	94.1%	2,650	9,697,895	3,884,424	9,123,800	94.1%				0.0378		0.9622		8.00%	1.6491
	2008	5,657,543	11,071,633	7,982,650	141.1%	2,532	8,638,901	16,906,058	12,189,271	141.1%				0.0445		0.9555		8.00%	1.5270
	2009	5,522,933	11,297,497	10,002,545	181.1%	2,442	7,808,662	15,973,098	14,142,215	181.1%				0.0355		0.9645		8.00%	1.4139
	2010	6,004,000	10,919,970	8,912,524	148.4%	2,297	7,860,023	14,295,672	11,667,663	148.4%				0.0594		0.9406		8.00%	1.3091
	2011	6,156,587	9,555,386	9,354,090	151.9%	2,144	7,462,759	11,582,642	11,338,639	151.9%				0.0666		0.9334		8.00%	1.2122
	2012	5,736,830	10,296,908	9,523,292	166.0%	2,006	6,438,839	11,556,929	10,688,647	166.0%				0.0644		0.9356		8.00%	1.1224
	2013	5,538,923	11,351,651	13,419,048	242.3%	1,907	5,756,218	11,796,981	13,945,484	242.3%				0.0494		0.9506		8.00%	1.0392
Projected Future Experience	2014	5,251,385	12,930,199	10,409,805	198.2%	1,761	5,053,147	12,442,090	10,016,840	198.2%	1.0000	0.8182	1.0000	0.0764	0.0000	0.9236	0.9481	8.00%	0.9623
	2015	4,780,696	13,561,347	10,441,324	218.4%	1,619	4,259,469	12,082,789	9,302,934	218.4%	1.0000	1.1018	1.0000	0.0808	0.0000	0.9192	0.9104	8.00%	0.8910
	2016	4,328,284	13,123,811	10,374,375	239.7%	1,481	3,570,725	10,826,811	8,558,596	239.7%	1.0000	1.0974	1.0000	0.0852	0.0000	0.9148	0.9054	8.00%	0.8250
	2017	3,896,438	12,311,693	10,233,950	262.6%	1,348	2,976,354	9,404,476	7,817,361	262.6%	1.0000	1.0958	1.0000	0.0899	0.0000	0.9101	0.9002	8.00%	0.7639
	2018	3,487,096	11,556,802	10,021,570	287.4%	1,220	2,466,363	8,173,927	7,088,084	287.4%	1.0000	1.0942	1.0000	0.0946	0.0000	0.9054	0.8949	8.00%	0.7073
	2019	3,101,921	10,845,237	9,731,732	313.7%	1,099	2,031,422	7,102,454	6,373,229	313.7%	1.0000	1.0917	1.0000	0.0995	0.0000	0.9005	0.8895	8.00%	0.6549
	2020	2,742,251	10,451,885	9,358,342	341.3%	984	1,662,849	6,337,825	5,674,721	341.3%	1.0000	1.0878	1.0000	0.1044	0.0000	0.8956	0.8840	8.00%	0.6064
	2021	2,409,048	10,060,697	8,916,319	370.1%	877	1,352,593	5,648,718	5,006,191	370.1%	1.0000	1.0845	1.0000	0.1094	0.0000	0.8906	0.8785	8.00%	0.5615
	2022	2,102,870	9,632,938	8,415,929	400.2%	776	1,093,227	5,007,914	4,375,222	400.2%	1.0000	1.0813	1.0000	0.1144	0.0000	0.8856	0.8729	8.00%	0.5199
	2023	1,823,849	9,160,658	7,877,092	431.9%	684	877,937	4,409,618	3,791,755	431.9%	1.0000	1.0792	1.0000	0.1194	0.0000	0.8806	0.8673	8.00%	0.4814
	2024	1,571,692	8,652,994	7,327,755	466.2%	599	700,516	3,856,710	3,266,040	466.2%	1.0000	1.0795	1.0000	0.1244	0.0000	0.8756	0.8617	8.00%	0.4457
	2025	1,345,708	8,125,684	6,790,423	504.6%	521	555,364	3,353,411	2,802,358	504.6%	1.0000	1.0823	1.0000	0.1294	0.0000	0.8706	0.8562	8.00%	0.4127
	2026	1,144,848	7,593,641	6,268,538	547.5%	451	437,473	2,901,704	2,395,352	547.5%	1.0000	1.0851	1.0000	0.1344	0.0000	0.8656	0.8507	8.00%	0.3821
	2027	967,774	7,064,252	5,759,649	595.1%	388	342,415	2,499,456	2,037,865	595.1%	1.0000	1.0869	1.0000	0.1393	0.0000	0.8607	0.8453	8.00%	0.3538
	2028	812,918	6,541,078	5,258,822	646.9%	332	266,319	2,142,915	1,722,836	646.9%	1.0000	1.0870	1.0000	0.1441	0.0000	0.8559	0.8400	8.00%	0.3276
	2029	678,564	6,025,355	4,768,985	702.8%	283	205,837	1,827,740	1,446,631	702.8%	1.0000	1.0864	1.0000	0.1490	0.0000	0.8510	0.8347	8.00%	0.3033
	2030	562,905	5,518,778	4,289,847	762.1%	239	158,104	1,550,069	1,204,897	762.1%	1.0000	1.0844	1.0000	0.1537	0.0000	0.8463	0.8296	8.00%	0.2809
	2031	464,110	5,023,187	3,826,851	824.6%	201	120,699	1,306,362	995,236	824.6%	1.0000	1.0820	1.0000	0.1585	0.0000	0.8415	0.8245	8.00%	0.2601
	2032	380,365	4,540,927	3,380,356	888.7%	169	91,593	1,093,465	813,997	888.7%	1.0000	1.0778	1.0000	0.1631	0.0000	0.8369	0.8196	8.00%	0.2408
	2033	309,919	4,076,523	2,965,892	957.0%	140	69,101	908,922	661,290	957.0%	1.0000	1.0768	1.0000	0.1677	0.0000	0.8323	0.8148	8.00%	0.2230
	2034	251,106	3,643,312	2,625,670	1045.6%	116	51,841	752,158	542,067	1045.6%	1.0000	1.0926	1.0000	0.1722	0.0000	0.8278	0.8102	8.00%	0.2064
	2035	202,366	3,249,650	2,323,080	1148.0%	96	38,684	621,192	444,072	1148.0%	1.0000	1.0978	1.0000	0.1766	0.0000	0.8234	0.8059	8.00%	0.1912
	2036	162,260	2,892,281	2,045,701	1260.8%	78	28,720	511,925	362,083	1260.8%	1.0000	1.0983	1.0000	0.1810	0.0000	0.8190	0.8018	8.00%	0.1770
	2037	129,477	2,567,465	1,793,957	1385.5%	64	21,219	420,772	294,004	1385.5%	1.0000	1.0990	1.0000	0.1853	0.0000	0.8147	0.7980	8.00%	0.1639
	2038	102,841	2,272,530	1,566,725	1523.4%	52	15,606	344,848	237,745	1523.4%	1.0000	1.0995	1.0000	0.1896	0.0000	0.8104	0.7943	8.00%	0.1517
	2039	81,317	2,004,948	1,362,265	1675.2%	42	11,426	281,707	191,406	1675.2%	1.0000	1.0996	1.0000	0.1939	0.0000	0.8061	0.7907	8.00%	0.1405
	2040	64,009	1,762,440	1,177,637	1839.8%	33	8,327	229,290	153,208	1839.8%	1.0000	1.0982	1.0000	0.1984	0.0000	0.8016	0.7871	8.00%	0.1301
	2041	50,149	1,542,568	1,008,496	2011.0%	27	6,041	185,819	121,485	2011.0%	1.0000	1.0930	1.0000	0.2032	0.0000	0.7968	0.7835	8.00%	0.1205
	2042	39,096	1,342,881	854,379	2185.3%	21	4,361	149,782	95,296	2185.3%	1.0000	1.0867	1.0000	0.2082	0.0000	0.7918	0.7796	8.00%	0.1115
	2043	30,314	1,161,638	715,672	2360.8%	17	3,131	119,969	73,912	2360.8%	1.0000	1.0803	1.0000	0.2135	0.0000	0.7865	0.7754	8.00%	0.1033
	2044	23,367	998,006	594,303	2543.4%	13	2,234	95,435	56,831	2543.4%	1.0000	1.0773	1.0000	0.2192	0.0000	0.7808	0.7708	8.00%	0.0956
	2045	17,895	850,748	485,325	2712.0%	10	1,584	75,327	42,972	2712.0%	1.0000	1.0663	1.0000	0.2252	0.0000	0.7748	0.7658	8.00%	0.0885
	2046	13,609	718,544	390,068	2866.2%	8	1,116	58,909	31,979	2866.2%	1.0000	1.0568	1.0000	0.2315	0.0000	0.7685	0.7605	8.00%	0.0820
	2047	10,272	601,095	310,011	3018.0%	6	780	45,630	23,533	3018.0%	1.0000	1.0530	1.0000	0.2382	0.0000	0.7618	0.7548	8.00%	0.0759
	2048	7,691	498,334	244,592	3180.3%	4	541	35,027	17,192	3180.3%	1.0000	1.0538	1.0000	0.2453	0.0000	0.7547	0.7487	8.00%	0.0703
	2049	5,708	409,617	191,134	3348.5%	3	371	26,658	12,439	3348.5%	1.0000	1.0529	1.0000	0.2528	0.0000	0.7472	0.7422	8.00%	0.0651
	2050	4,196	334,003	148,286	3533.7%	2	253	20,127	8,936	3533.7%	1.0000	1.0553	1.0000	0.2609	0.0000	0.7391	0.7352	8.00%	0.0603
	2051	3,053	270,406	113,700	3724.3%	2	170	15,088	6,344	3724.3%	1.0000	1.0539	1.0000	0.2696	0.0000	0.7304	0.7275	8.00%	0.0558
	2052	2,195	217,337	85,859	3911.5%	1	113	11,228	4,436	3911.5%	1.0000	1.0503	1.0000	0.2792	0.0000	0.7208	0.7190	8.00%	0.0517
	2053	1,557	173,324	63,728	4092.7%	1	74	8,291	3,049	4092.7%	1.0000	1.0463	1.0000	0.2899	0.0000	0.7101	0.7094	8.00%	0.0478
	Past	121,712,541	91,435,805	102,659,965	84.3%	61,429	295,219,999	142,517,940	175,634,496	59.5%									
	Future	43,365,119	204,308,813	164,518,144	379.4%	15,770	28,488,099	106,886,559	88,074,421	309.2%									
	Lifetime	165,077,659	295,744,618	267,178,109	161.8%	77,199	323,708,097	249,404,499	263,708,917	81.5%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC3 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	1993	614,433	0	0	0.0%	1,512	2,976,197	0	0	0.0%				0.0092		0.9908		8.00%	4.8438
	1994	5,469,536	17,554	95,142	1.7%	4,162	24,530,913	78,729	426,711	1.7%				0.0522		0.9478		8.00%	4.4850
	1995	7,026,567	89,540	788,421	11.2%	3,939	29,179,825	371,841	3,274,145	11.2%				0.0820		0.9180		8.00%	4.1528
	1996	6,678,177	202,759	240,634	3.6%	3,751	25,678,735	779,645	925,279	3.6%				0.0477		0.9523		8.00%	3.8452
	1997	6,475,434	446,985	1,640,320	25.3%	3,631	23,054,771	1,591,421	5,840,104	25.3%				0.0320		0.9680		8.00%	3.5603
	1998	6,350,140	763,381	1,831,359	28.8%	3,539	20,933,965	2,516,575	6,037,286	28.8%				0.0253		0.9747		8.00%	3.2966
	1999	6,228,692	1,030,835	971,861	15.6%	3,443	19,012,592	3,146,541	2,966,529	15.6%				0.0271		0.9729		8.00%	3.0524
	2000	6,131,785	1,106,572	3,688,253	60.1%	3,358	17,330,362	3,127,523	10,424,168	60.1%				0.0247		0.9753		8.00%	2.8263
	2001	6,063,252	2,376,487	4,846,084	79.9%	3,266	15,867,282	6,219,169	12,682,004	79.9%				0.0274		0.9726		8.00%	2.6170
	2002	5,970,997	3,208,706	5,399,585	90.4%	3,178	14,468,384	7,775,050	13,083,790	90.4%				0.0269		0.9731		8.00%	2.4231
	2003	5,863,674	4,089,516	4,178,321	71.3%	3,082	13,155,860	9,175,322	9,374,567	71.3%				0.0302		0.9698		8.00%	2.2436
	2004	6,114,243	3,987,549	4,827,534	79.0%	2,984	12,701,891	8,283,840	10,028,848	79.0%				0.0318		0.9682		8.00%	2.0774
	2005	6,224,013	3,598,675	4,824,683	77.5%	2,852	11,972,158	6,922,206	9,280,486	77.5%				0.0442		0.9558		8.00%	1.9235
	2006	6,004,163	3,668,760	4,601,119	76.6%	2,754	10,693,765	6,534,276	8,194,861	76.6%				0.0344		0.9656		8.00%	1.7811
	2007	5,880,619	2,355,441	5,532,499	94.1%	2,650	9,697,895	3,884,424	9,123,800	94.1%				0.0378		0.9622		8.00%	1.6491
	2008	5,657,543	11,071,633	7,982,650	141.1%	2,532	8,638,901	16,906,058	12,189,271	141.1%				0.0445		0.9555		8.00%	1.5270
	2009	5,522,933	11,297,497	10,002,545	181.1%	2,442	7,808,662	15,973,098	14,142,215	181.1%				0.0355		0.9645		8.00%	1.4139
	2010	6,004,000	10,919,970	8,912,524	148.4%	2,297	7,860,023	14,295,672	11,667,663	148.4%				0.0594		0.9406		8.00%	1.3091
	2011	6,156,587	9,555,386	9,354,090	151.9%	2,144	7,462,759	11,582,642	11,338,639	151.9%				0.0666		0.9334		8.00%	1.2122
	2012	5,736,830	10,296,908	9,523,292	166.0%	2,006	6,438,839	11,556,929	10,688,647	166.0%				0.0644		0.9356		8.00%	1.1224
	2013	5,538,923	11,351,651	13,419,048	242.3%	1,907	5,756,218	11,796,981	13,945,484	242.3%				0.0494		0.9506		8.00%	1.0392
Projected Future Experience	2014	5,251,385	12,930,199	10,409,805	198.2%	1,761	5,053,147	12,442,090	10,016,840	198.2%	1.0000	0.8182	1.0000	0.0764	0.0000	0.9236	0.9481	8.00%	0.9623
	2015	6,389,604	13,444,560	9,925,398	155.3%	1,560	5,692,962	11,978,735	8,843,258	155.3%	1.4706	1.0980	1.0171	0.0808	0.0367	0.8855	0.8538	8.00%	0.8910
	2016	7,260,019	12,720,862	9,378,407	129.2%	1,427	5,989,332	10,494,389	7,736,949	129.2%	1.3035	1.0828	1.0332	0.0852	0.0000	0.9148	0.8446	8.00%	0.8250
	2017	6,535,664	11,633,741	9,251,464	141.6%	1,299	4,992,368	8,886,612	7,066,873	141.6%	1.0000	1.0606	1.0332	0.0899	0.0000	0.9101	0.9002	8.00%	0.7639
	2018	5,849,057	10,720,311	9,059,473	154.9%	1,176	4,136,937	7,582,291	6,407,609	154.9%	1.0000	1.0591	1.0332	0.0946	0.0000	0.9054	0.8949	8.00%	0.7073
	2019	5,202,987	9,932,317	8,797,460	169.1%	1,059	3,407,392	6,504,590	5,761,382	169.1%	1.0000	1.0566	1.0332	0.0995	0.0000	0.9005	0.8895	8.00%	0.6549
	2020	4,599,696	9,515,021	8,459,916	183.9%	948	2,789,168	5,769,728	5,129,933	183.9%	1.0000	1.0528	1.0332	0.1044	0.0000	0.8956	0.8840	8.00%	0.6064
	2021	4,040,801	9,133,071	8,060,329	199.5%	845	2,268,764	5,127,889	4,525,583	199.5%	1.0000	1.0497	1.0332	0.1094	0.0000	0.8906	0.8785	8.00%	0.5615
	2022	3,527,235	8,733,451	7,607,977	215.7%	748	1,833,718	4,540,294	3,955,189	215.7%	1.0000	1.0466	1.0332	0.1144	0.0000	0.8856	0.8729	8.00%	0.5199
	2023	3,059,221	8,298,293	7,120,870	232.8%	659	1,472,601	3,994,506	3,427,736	232.8%	1.0000	1.0445	1.0332	0.1194	0.0000	0.8806	0.8673	8.00%	0.4814
	2024	2,636,268	7,834,007	6,624,271	251.3%	577	1,175,006	3,491,681	2,952,492	251.3%	1.0000	1.0449	1.0332	0.1244	0.0000	0.8756	0.8617	8.00%	0.4457
	2025	2,257,214	7,353,743	6,138,524	272.0%	502	931,536	3,034,836	2,533,324	272.0%	1.0000	1.0476	1.0332	0.1294	0.0000	0.8706	0.8562	8.00%	0.4127
	2026	1,920,304	6,870,386	5,666,742	295.1%	435	733,792	2,625,332	2,165,392	295.1%	1.0000	1.0503	1.0332	0.1344	0.0000	0.8656	0.8507	8.00%	0.3821
	2027	1,623,289	6,390,185	5,206,708	320.8%	374	574,348	2,260,959	1,842,224	320.8%	1.0000	1.0521	1.0332	0.1393	0.0000	0.8607	0.8453	8.00%	0.3538
	2028	1,363,543	5,916,091	4,753,961	348.6%	320	446,709	1,938,164	1,557,440	348.6%	1.0000	1.0521	1.0332	0.1441	0.0000	0.8559	0.8400	8.00%	0.3276
	2029	1,138,185	5,449,021	4,311,150	378.8%	272	345,259	1,652,914	1,307,751	378.8%	1.0000	1.0515	1.0332	0.1490	0.0000	0.8510	0.8347	8.00%	0.3033
	2030	944,186	4,990,453	3,878,011	410.7%	231	265,195	1,401,677	1,089,224	410.7%	1.0000	1.0496	1.0332	0.1537	0.0000	0.8463	0.8296	8.00%	0.2809
	2031	778,472	4,541,987	3,459,463	444.4%	194	202,454	1,181,218	899,690	444.4%	1.0000	1.0472	1.0332	0.1585	0.0000	0.8415	0.8245	8.00%	0.2601
	2032	638,003	4,105,671	3,055,832	479.0%	162	153,632	988,655	735,851	479.0%	1.0000	1.0432	1.0332	0.1631	0.0000	0.8369	0.8196	8.00%	0.2408
	2033	519,840	3,685,607	2,681,158	515.8%	135	115,906	821,762	597,805	515.8%	1.0000	1.0423	1.0332	0.1677	0.0000	0.8323	0.8148	8.00%	0.2230
	2034	421,191	3,293,822	2,373,599	563.5%	112	86,954	680,007	490,027	563.5%	1.0000	1.0576	1.0332	0.1722	0.0000	0.8278	0.8102	8.00%	0.2064
	2035	339,438	2,937,847	2,100,058	618.7%	92	64,886	561,589	401,440	618.7%	1.0000	1.0626	1.0332	0.1766	0.0000	0.8234	0.8059	8.00%	0.1912
	2036	272,166	2,614,720	1,849,308	679.5%	75	48,173	462,797	327,322	679.5%	1.0000	1.0630	1.0332	0.1810	0.0000	0.8190	0.8018	8.00%	0.1770
	2037	217,177	2,321,047	1,621,733	746.7%	61	35,592	380,387	265,779	746.7%	1.0000	1.0637	1.0332	0.1853	0.0000	0.8147	0.7980	8.00%	0.1639
	2038	172,500	2,054,401	1,416,315	821.1%	50	26,176	311,748	214,921	821.1%	1.0000	1.0642	1.0332	0.1896	0.0000	0.8104	0.7943	8.00%	0.1517
	2039	136,397	1,812,492	1,231,484	902.9%	40	19,165	254,666	173,031	902.9%	1.0000	1.0644	1.0332	0.1939	0.0000	0.8061	0.7907	8.00%	0.1405
	2040	107,364	1,593,254	1,064,581	991.6%	32	13,968	207,279	138,500	991.6%	1.0000	1.0630	1.0332	0.1984	0.0000	0.8016	0.7871	8.00%	0.1301
	2041	84,118	1,394,482	911,678	1083.8%	26	10,133	167,981	109,822	1083.8%	1.0000	1.0580	1.0332	0.2032	0.0000	0.7968	0.7835	8.00%	0.1205
	2042	65,577	1,213,961	772,357	1177.8%	20	7,314	135,403	86,147	1177.8%	1.0000	1.0518	1.0332	0.2082	0.0000	0.7918	0.7796	8.00%	0.1115
	2043	50,848	1,050,118	646,966	1272.4%	16	5,251	108,452	66,816	1272.4%	1.0000	1.0456	1.0332	0.2135	0.0000	0.7865	0.7754	8.00%	0.1033
	2044	39,194	902,195	537,248	1370.7%	12	3,748	86,273	51,375	1370.7%	1.0000	1.0427	1.0332	0.2192	0.0000	0.7808	0.7708	8.00%	0.0956
	2045	30,016	769,074	438,733	1461.6%	10	2,658	68,096	38,847	1461.6%	1.0000	1.0321	1.0332	0.2252	0.0000	0.7748	0.7658	8.00%	0.0885
	2046	22,827	649,562	352,621	1544.7%	7	1,871	53,254	28,909	1544.7%	1.0000	1.0229	1.0332	0.2315	0.0000	0.7685	0.7605	8.00%	0.0820
	2047	17,230	543,388	280,249	1626.5%	6	1,308	41,249	21,274	1626.5%	1.0000	1.0192	1.0332	0.2382	0.0000	0.7618	0.7548	8.00%	0.0759
	2048	12,900	450,492	221,111	1714.0%	4	907	31,664	15,541	1714.0%	1.0000	1.0200	1.0332	0.2453	0.0000	0.7547	0.7487	8.00%	0.0703
	2049	9,574	370,293	172,784	1804.7%	3	623	24,099	11,245	1804.7%	1.0000	1.0191	1.0332	0.2528	0.0000	0.7472	0.7422	8.00%	0.0651
	2050	7,039	301,938	134,050	1904.5%	2	424	18,195	8,078	1904.5%	1.0000	1.0214	1.0332	0.2609	0.0000	0.7391	0.7352	8.00%	0.0603
	2051	5,121	244,446	102,784	2007.2%	2	286	13,639	5,735	2007.2%	1.0000	1.0201	1.0332	0.2696	0.0000	0.7304	0.7275	8.00%	0.0558
	2052	3,682	196,472	77,616	2108.1%	1	190	10,150	4,010	2108.1%	1.0000	1.0166	1.0332	0.2792	0.0000	0.7208	0.7190	8.00%	0.0517
	2053	2,612	156,684	57,610	2205.7%	1	125	7,495	2,756	2205.7%	1.0000	1.0127	1.0332	0.2899	0.0000	0.7101	0.7094	8.00%	0.0478
	Past	121,712,541	91,435,805	102,659,965	84.3%	61,429	295,219,999	142,517,940	175,634,496	59.5%									
	Future	67,551,943	189,069,668	150,209,804	222.4%	15,256	42,909,979	100,342,745	81,014,117	188.8%									
	Lifetime	189,264,483	280,505,473	252,869,768	133.6%	76,685	338,129,978	242,860,685	256,648,613	75.9%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3 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	1993	53,851	0	0	0.0%	92	260,843	0	0	0.0%				0.0108		0.9892		8.00%	4.8438
	1994	218,574	0	0	0.0%	129	980,308	0	0	0.0%				0.0652		0.9348		8.00%	4.4850
	1995	232,328	0	0	0.0%	125	964,809	0	0	0.0%				0.0310		0.9690		8.00%	4.1528
	1996	227,874	7,075	82,643	36.3%	120	876,213	27,205	317,778	36.3%				0.0400		0.9600		8.00%	3.8452
	1997	225,259	28,560	130,745	58.0%	119	801,998	101,682	465,499	58.0%				0.0083		0.9917		8.00%	3.5603
	1998	224,365	68,753	46,432	20.7%	118	739,644	226,654	153,069	20.7%				0.0084		0.9916		8.00%	3.2966
	1999	224,392	57,121	2,513	1.1%	116	684,939	174,357	7,669	1.1%				0.0169		0.9831		8.00%	3.0524
	2000	220,451	5,814	1,351	0.6%	113	623,063	16,433	3,819	0.6%				0.0259		0.9741		8.00%	2.8263
	2001	218,720	227,277	144,073	65.9%	109	572,381	594,776	377,032	65.9%				0.0354		0.9646		8.00%	2.6170
	2002	209,259	103,327	323,176	154.4%	107	507,058	250,372	783,091	154.4%				0.0183		0.9817		8.00%	2.4231
	2003	205,949	77,507	36,660	17.8%	104	462,071	173,897	82,251	17.8%				0.0280		0.9720		8.00%	2.2436
	2004	202,473	125,398	468,580	231.4%	103	420,623	260,505	973,440	231.4%				0.0096		0.9904		8.00%	2.0774
	2005	200,984	148,269	116,956	58.2%	100	386,601	285,201	224,969	58.2%				0.0291		0.9709		8.00%	1.9235
	2006	199,121	191,456	551	0.3%	96	354,646	340,995	982	0.3%				0.0400		0.9600		8.00%	1.7811
	2007	190,068	125,724	588,787	309.8%	91	313,447	207,335	970,985	309.8%				0.0521		0.9479		8.00%	1.6491
	2008	176,181	287,342	897,064	509.2%	88	269,023	438,763	1,369,790	509.2%				0.0330		0.9670		8.00%	1.5270
	2009	171,237	580,260	92,763	54.2%	86	242,105	820,407	131,155	54.2%				0.0227		0.9773		8.00%	1.4139
	2010	156,518	612,327	481,467	307.6%	80	204,902	801,616	630,303	307.6%				0.0698		0.9302		8.00%	1.3091
	2011	155,916	561,773	453,224	290.7%	78	188,995	680,958	549,379	290.7%				0.0250		0.9750		8.00%	1.2122
	2012	183,591	557,965	117,565	64.0%	73	206,056	626,242	131,951	64.0%				0.0641		0.9359		8.00%	1.1224
	2013	173,700	612,822	138,699	79.8%	70	180,514	636,864	144,141	79.8%				0.0411		0.9589		8.00%	1.0392
Projected Future Experience	2014	163,363	336,300	461,207	282.3%	65	157,196	323,605	443,796	282.3%	1.0000	3.5356	1.0000	0.0762	0.0000	0.9238	0.9405	8.00%	0.9623
	2015	148,217	452,063	464,693	313.5%	59	132,057	402,776	414,028	313.5%	1.0000	1.1105	1.0000	0.0804	0.0000	0.9196	0.9073	8.00%	0.8910
	2016	133,696	494,464	461,194	345.0%	54	110,296	407,920	380,473	345.0%	1.0000	1.1003	1.0000	0.0846	0.0000	0.9154	0.9020	8.00%	0.8250
	2017	119,889	496,194	452,743	377.6%	50	91,579	379,026	345,835	377.6%	1.0000	1.0947	1.0000	0.0889	0.0000	0.9111	0.8967	8.00%	0.7639
	2018	106,867	485,474	441,309	413.0%	45	75,585	343,368	312,130	413.0%	1.0000	1.0935	1.0000	0.0932	0.0000	0.9068	0.8914	8.00%	0.7073
	2019	94,688	467,086	424,550	448.4%	41	62,010	305,891	278,034	448.4%	1.0000	1.0858	1.0000	0.0974	0.0000	0.9026	0.8860	8.00%	0.6549
	2020	83,393	449,330	404,842	485.5%	36	50,568	272,465	245,488	485.5%	1.0000	1.0827	1.0000	0.1016	0.0000	0.8984	0.8807	8.00%	0.6064
	2021	73,006	430,948	382,800	524.3%	33	40,990	241,962	214,928	524.3%	1.0000	1.0801	1.0000	0.1057	0.0000	0.8943	0.8755	8.00%	0.5615
	2022	63,537	411,655	362,021	569.8%	29	33,031	214,009	188,205	569.8%	1.0000	1.0867	1.0000	0.1097	0.0000	0.8903	0.8703	8.00%	0.5199
	2023	54,976	391,938	341,305	620.8%	26	26,464	188,665	164,292	620.8%	1.0000	1.0896	1.0000	0.1135	0.0000	0.8865	0.8653	8.00%	0.4814
	2024	47,301	371,611	319,323	675.1%	23	21,083	165,630	142,325	675.1%	1.0000	1.0874	1.0000	0.1172	0.0000	0.8828	0.8604	8.00%	0.4457
	2025	40,477	350,546	296,771	733.2%	20	16,705	144,668	122,475	733.2%	1.0000	1.0861	1.0000	0.1207	0.0000	0.8793	0.8557	8.00%	0.4127
	2026	34,460	328,654	272,968	792.1%	18	13,168	125,586	104,307	792.1%	1.0000	1.0804	1.0000	0.1241	0.0000	0.8759	0.8513	8.00%	0.3821
	2027	29,197	306,269	250,138	856.7%	15	10,331	108,363	88,503	856.7%	1.0000	1.0815	1.0000	0.1273	0.0000	0.8727	0.8473	8.00%	0.3538
	2028	24,629	283,492	226,107	918.0%	13	8,069	92,875	74,075	918.0%	1.0000	1.0716	1.0000	0.1303	0.0000	0.8697	0.8435	8.00%	0.3276
	2029	20,693	260,272	202,206	977.2%	12	6,277	78,951	61,338	977.2%	1.0000	1.0644	1.0000	0.1332	0.0000	0.8668	0.8402	8.00%	0.3033
	2030	17,325	237,306	181,262	1046.3%	10	4,866	66,652	50,911	1046.3%	1.0000	1.0707	1.0000	0.1360	0.0000	0.8640	0.8372	8.00%	0.2809
	2031	14,460	215,452	162,730	1125.4%	9	3,761	56,032	42,321	1125.4%	1.0000	1.0756	1.0000	0.1387	0.0000	0.8613	0.8346	8.00%	0.2601
	2032	12,037	194,814	144,604	1201.4%	7	2,898	46,912	34,821	1201.4%	1.0000	1.0675	1.0000	0.1413	0.0000	0.8587	0.8324	8.00%	0.2408
	2033	9,996	175,554	128,781	1288.3%	6	2,229	39,143	28,714	1288.3%	1.0000	1.0724	1.0000	0.1441	0.0000	0.8559	0.8305	8.00%	0.2230
	2034	8,284	158,315	116,819	1410.2%	5	1,710	32,684	24,117	1410.2%	1.0000	1.0946	1.0000	0.1470	0.0000	0.8530	0.8287	8.00%	0.2064
	2035	6,851	143,457	106,935	1560.8%	5	1,310	27,423	20,441	1560.8%	1.0000	1.1068	1.0000	0.1502	0.0000	0.8498	0.8270	8.00%	0.1912
	2036	5,655	130,632	98,066	1734.3%	4	1,001	23,121	17,357	1734.3%	1.0000	1.1111	1.0000	0.1537	0.0000	0.8463	0.8253	8.00%	0.1770
	2037	4,656	119,396	89,913	1931.0%	3	763	19,567	14,735	1931.0%	1.0000	1.1135	1.0000	0.1577	0.0000	0.8423	0.8234	8.00%	0.1639
	2038	3,824	109,495	82,628	2160.8%	3	580	16,615	12,538	2160.8%	1.0000	1.1190	1.0000	0.1621	0.0000	0.8379	0.8213	8.00%	0.1517
	2039	3,131	100,714	76,242	2435.2%	2	440	14,151	10,712	2435.2%	1.0000	1.1270	1.0000	0.1670	0.0000	0.8330	0.8187	8.00%	0.1405
	2040	2,554	92,811	70,156	2747.1%	2	332	12,074	9,127	2747.1%	1.0000	1.1281	1.0000	0.1725	0.0000	0.8275	0.8157	8.00%	0.1301
	2041	2,074	85,430	63,694	3070.9%	2	250	10,291	7,673	3070.9%	1.0000	1.1178	1.0000	0.1784	0.0000	0.8216	0.8122	8.00%	0.1205
	2042	1,676	78,228	56,708	3383.3%	1	187	8,725	6,325	3383.3%	1.0000	1.1018	1.0000	0.1848	0.0000	0.8152	0.8081	8.00%	0.1115
	2043	1,346	71,061	49,811	3699.3%	1	139	7,339	5,144	3699.3%	1.0000	1.0934	1.0000	0.1918	0.0000	0.8082	0.8033	8.00%	0.1033
	2044	1,074	63,894	42,836	3987.2%	1	103	6,110	4,096	3987.2%	1.0000	1.0778	1.0000	0.1993	0.0000	0.8007	0.7979	8.00%	0.0956
	2045	850	56,833	36,479	4289.4%	1	75	5,032	3,230	4289.4%	1.0000	1.0758	1.0000	0.2074	0.0000	0.7926	0.7916	8.00%	0.0885
	2046	667	50,049	30,603	4586.9%	1	55	4,103	2,509	4586.9%	1.0000	1.0693	1.0000	0.2161	0.0000	0.7839	0.7845	8.00%	0.0820
	2047	518	43,602	25,305	4884.6%	1	39	3,310	1,921	4884.6%	1.0000	1.0649	1.0000	0.2256	0.0000	0.7744	0.7765	8.00%	0.0759
	2048	398	37,586	20,696	5206.5%	1	28	2,642	1,455	5206.5%	1.0000	1.0659	1.0000	0.2360	0.0000	0.7640	0.7673	8.00%	0.0703
	2049	301	32,075	16,745	5565.3%	1	20	2,088	1,090	5565.3%	1.0000	1.0689	1.0000	0.2475	0.0000	0.7525	0.7569	8.00%	0.0651
	2050	224	27,172	13,693	6107.2%	1	14	1,637	825	6107.2%	1.0000	1.0974	1.0000	0.2602	0.0000	0.7398	0.7452	8.00%	0.0603
	2051	164	22,823	10,801	6581.4%	1	9	1,273	603	6581.4%	1.0000	1.0777	1.0000	0.2744	0.0000	0.7256	0.7320	8.00%	0.0558
	2052	118	18,973	8,385	7125.1%	1	6	980	433	7125.1%	1.0000	1.0826	1.0000	0.2901	0.0000	0.7099	0.7171	8.00%	0.0517
	2053	82	15,645	6,577	7979.0%	1	4	748	315	7979.0%	1.0000	1.1198	1.0000	0.3076	0.0000	0.6924	0.7005	8.00%	0.0478
	Past	4,070,809	4,378,771	4,123,249	101.3%	2,117	10,240,239	6,664,263	7,317,304	71.5%									
	Future	1,336,657	8,597,614	7,404,642	554.0%	608	876,227	4,204,413	3,881,648	443.0%									
	Lifetime	5,407,466	12,976,386	11,527,892	213.2%	2,725	11,116,466	10,868,676	11,198,952	100.7%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC3 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	1993	53,851	0	0	0.0%	92	260,843	0	0	0.0%				0.0108		0.9892		8.00%	4.8438
	1994	218,574	0	0	0.0%	129	980,308	0	0	0.0%				0.0652		0.9348		8.00%	4.4850
	1995	232,328	0	0	0.0%	125	964,809	0	0	0.0%				0.0310		0.9690		8.00%	4.1528
	1996	227,874	7,075	82,643	36.3%	120	876,213	27,205	317,778	36.3%				0.0400		0.9600		8.00%	3.8452
	1997	225,259	28,560	130,745	58.0%	119	801,998	101,682	465,499	58.0%				0.0083		0.9917		8.00%	3.5603
	1998	224,365	68,753	46,432	20.7%	118	739,644	226,654	153,069	20.7%				0.0084		0.9916		8.00%	3.2966
	1999	224,392	57,121	2,513	1.1%	116	684,939	174,357	7,669	1.1%				0.0169		0.9831		8.00%	3.0524
	2000	220,451	5,814	1,351	0.6%	113	623,063	16,433	3,819	0.6%				0.0259		0.9741		8.00%	2.8263
	2001	218,720	227,277	144,073	65.9%	109	572,381	594,776	377,032	65.9%				0.0354		0.9646		8.00%	2.6170
	2002	209,259	103,327	323,176	154.4%	107	507,058	250,372	783,091	154.4%				0.0183		0.9817		8.00%	2.4231
	2003	205,949	77,507	36,660	17.8%	104	462,071	173,897	82,251	17.8%				0.0280		0.9720		8.00%	2.2436
	2004	202,473	125,398	468,580	231.4%	103	420,623	260,505	973,440	231.4%				0.0096		0.9904		8.00%	2.0774
	2005	200,984	148,269	116,956	58.2%	100	386,601	285,201	224,969	58.2%				0.0291		0.9709		8.00%	1.9235
	2006	199,121	191,456	551	0.3%	96	354,646	340,995	982	0.3%				0.0400		0.9600		8.00%	1.7811
	2007	190,068	125,724	588,787	309.8%	91	313,447	207,335	970,985	309.8%				0.0521		0.9479		8.00%	1.6491
	2008	176,181	287,342	897,064	509.2%	88	269,023	438,763	1,369,790	509.2%				0.0330		0.9670		8.00%	1.5270
	2009	171,237	580,260	92,763	54.2%	86	242,105	820,407	131,155	54.2%				0.0227		0.9773		8.00%	1.4139
	2010	156,518	612,327	481,467	307.6%	80	204,902	801,616	630,303	307.6%				0.0698		0.9302		8.00%	1.3091
	2011	155,916	561,773	453,224	290.7%	78	188,995	680,958	549,379	290.7%				0.0250		0.9750		8.00%	1.2122
	2012	183,591	557,965	117,565	64.0%	73	206,056	626,242	131,951	64.0%				0.0641		0.9359		8.00%	1.1224
	2013	173,700	612,822	138,699	79.8%	70	180,514	636,864	144,141	79.8%				0.0411		0.9589		8.00%	1.0392
Projected Future Experience	2014	163,363	336,300	461,207	282.3%	65	157,196	323,605	443,796	282.3%	1.0000	3.5356	1.0000	0.0762	0.0000	0.9238	0.9405	8.00%	0.9623
	2015	188,084	447,873	446,399	237.3%	57	167,577	399,042	397,729	237.3%	1.3724	1.1075	1.0136	0.0804	0.0367	0.8859	0.8622	8.00%	0.8910
	2016	224,255	478,318	416,918	185.9%	52	185,004	394,600	343,947	185.9%	1.3968	1.0885	1.0332	0.0846	0.0000	0.9154	0.8305	8.00%	0.8250
	2017	201,095	467,519	409,279	203.5%	48	153,609	357,122	312,634	203.5%	1.0000	1.0596	1.0332	0.0889	0.0000	0.9111	0.8967	8.00%	0.7639
	2018	179,253	449,304	398,942	222.6%	43	126,782	317,785	282,165	222.6%	1.0000	1.0584	1.0332	0.0932	0.0000	0.9068	0.8914	8.00%	0.7073
	2019	158,824	427,351	383,792	241.6%	39	104,012	279,869	251,342	241.6%	1.0000	1.0509	1.0332	0.0974	0.0000	0.9026	0.8860	8.00%	0.6549
	2020	139,878	408,636	365,976	261.6%	35	84,819	247,789	221,921	261.6%	1.0000	1.0480	1.0332	0.1016	0.0000	0.8984	0.8807	8.00%	0.6064
	2021	122,457	390,846	346,050	282.6%	31	68,755	219,446	194,294	282.6%	1.0000	1.0454	1.0332	0.1057	0.0000	0.8943	0.8755	8.00%	0.5615
	2022	106,574	372,984	327,266	307.1%	28	55,405	193,905	170,137	307.1%	1.0000	1.0518	1.0332	0.1097	0.0000	0.8903	0.8703	8.00%	0.5199
	2023	92,214	354,890	308,539	334.6%	25	44,389	170,832	148,520	334.6%	1.0000	1.0546	1.0332	0.1135	0.0000	0.8865	0.8653	8.00%	0.4814
	2024	79,340	336,340	288,667	363.8%	22	35,363	149,909	128,661	363.8%	1.0000	1.0525	1.0332	0.1172	0.0000	0.8828	0.8604	8.00%	0.4457
	2025	67,895	317,179	268,280	395.1%	19	28,020	130,898	110,717	395.1%	1.0000	1.0512	1.0332	0.1207	0.0000	0.8793	0.8557	8.00%	0.4127
	2026	57,802	297,309	246,762	426.9%	17	22,087	113,609	94,294	426.9%	1.0000	1.0457	1.0332	0.1241	0.0000	0.8759	0.8513	8.00%	0.3821
	2027	48,974	277,018	226,124	461.7%	15	17,328	98,014	80,007	461.7%	1.0000	1.0468	1.0332	0.1273	0.0000	0.8727	0.8473	8.00%	0.3538
	2028	41,312	256,387	204,400	494.8%	13	13,534	83,995	66,963	494.8%	1.0000	1.0372	1.0332	0.1303	0.0000	0.8697	0.8435	8.00%	0.3276
	2029	34,709	235,366	182,794	526.6%	11	10,529	71,396	55,449	526.6%	1.0000	1.0302	1.0332	0.1332	0.0000	0.8668	0.8402	8.00%	0.3033
	2030	29,059	214,582	163,860	563.9%	10	8,162	60,270	46,024	563.9%	1.0000	1.0363	1.0332	0.1360	0.0000	0.8640	0.8372	8.00%	0.2809
	2031	24,254	194,809	147,107	606.5%	8	6,308	50,663	38,258	606.5%	1.0000	1.0411	1.0332	0.1387	0.0000	0.8613	0.8346	8.00%	0.2601
	2032	20,190	176,139	130,721	647.5%	7	4,862	42,415	31,478	647.5%	1.0000	1.0332	1.0332	0.1413	0.0000	0.8587	0.8324	8.00%	0.2408
	2033	16,767	158,719	116,418	694.3%	6	3,738	35,389	25,957	694.3%	1.0000	1.0380	1.0332	0.1441	0.0000	0.8559	0.8305	8.00%	0.2230
	2034	13,895	143,129	105,604	760.0%	5	2,869	29,549	21,802	760.0%	1.0000	1.0595	1.0332	0.1470	0.0000	0.8530	0.8287	8.00%	0.2064
	2035	11,492	129,692	96,669	841.2%	4	2,197	24,792	18,479	841.2%	1.0000	1.0713	1.0332	0.1502	0.0000	0.8498	0.8270	8.00%	0.1912
	2036	9,485	118,095	88,651	934.7%	4	1,679	20,903	15,691	934.7%	1.0000	1.0755	1.0332	0.1537	0.0000	0.8463	0.8253	8.00%	0.1770
	2037	7,810	107,937	81,281	1040.7%	3	1,280	17,689	13,321	1040.7%	1.0000	1.0777	1.0332	0.1577	0.0000	0.8423	0.8234	8.00%	0.1639
	2038	6,414	98,985	74,695	1164.5%	3	973	15,021	11,335	1164.5%	1.0000	1.0831	1.0332	0.1621	0.0000	0.8379	0.8213	8.00%	0.1517
	2039	5,251	91,046	68,922	1312.5%	2	738	12,793	9,684	1312.5%	1.0000	1.0909	1.0332	0.1670	0.0000	0.8330	0.8187	8.00%	0.1405
	2040	4,284	83,901	63,420	1480.6%	2	557	10,915	8,251	1480.6%	1.0000	1.0919	1.0332	0.1725	0.0000	0.8275	0.8157	8.00%	0.1301
	2041	3,479	77,229	57,579	1655.0%	1	419	9,303	6,936	1655.0%	1.0000	1.0820	1.0332	0.1784	0.0000	0.8216	0.8122	8.00%	0.1205
	2042	2,811	70,718	51,264	1823.4%	1	314	7,888	5,718	1823.4%	1.0000	1.0664	1.0332	0.1848	0.0000	0.8152	0.8081	8.00%	0.1115
	2043	2,259	64,239	45,029	1993.7%	1	233	6,634	4,650	1993.7%	1.0000	1.0583	1.0332	0.1918	0.0000	0.8082	0.8033	8.00%	0.1033
	2044	1,802	57,760	38,723	2148.9%	1	172	5,523	3,703	2148.9%	1.0000	1.0432	1.0332	0.1993	0.0000	0.8007	0.7979	8.00%	0.0956
	2045	1,426	51,377	32,977	2311.8%	1	126	4,549	2,920	2311.8%	1.0000	1.0413	1.0332	0.2074	0.0000	0.7926	0.7916	8.00%	0.0885
	2046	1,119	45,244	27,665	2472.1%	1	92	3,709	2,268	2472.1%	1.0000	1.0350	1.0332	0.2161	0.0000	0.7839	0.7845	8.00%	0.0820
	2047	869	39,416	22,876	2632.5%	1	66	2,992	1,737	2632.5%	1.0000	1.0307	1.0332	0.2256	0.0000	0.7744	0.7765	8.00%	0.0759
	2048	667	33,978	18,709	2806.0%	1	47	2,388	1,315	2806.0%	1.0000	1.0317	1.0332	0.2360	0.0000	0.7640	0.7673	8.00%	0.0703
	2049	505	28,996	15,137	2999.4%	1	33	1,887	985	2999.4%	1.0000	1.0346	1.0332	0.2475	0.0000	0.7525	0.7569	8.00%	0.0651
	2050	376	24,564	12,378	3291.4%	1	23	1,480	746	3291.4%	1.0000	1.0621	1.0332	0.2602	0.0000	0.7398	0.7452	8.00%	0.0603
	2051	275	20,632	9,764	3547.0%	1	15	1,151	545	3547.0%	1.0000	1.0431	1.0332	0.2744	0.0000	0.7256	0.7320	8.00%	0.0558
	2052	197	17,151	7,580	3840.0%	1	10	886	392	3840.0%	1.0000	1.0479	1.0332	0.2901	0.0000	0.7099	0.7171	8.00%	0.0517
	2053	138	14,143	5,946	4300.2%	1	7	677	284	4300.2%	1.0000	1.0839	1.0332	0.3076	0.0000	0.6924	0.7005	8.00%	0.0478
	Past	4,070,809	4,378,771	4,123,249	101.3%	2,117	10,240,239	6,664,263	7,317,304	71.5%									
	Future	2,070,853	7,916,103	6,764,372	326.6%	588	1,309,330	3,921,280	3,575,053	273.0%									
	Lifetime	6,141,662	12,294,874	10,887,621	177.3%	2,705	11,549,569	10,585,543	10,892,357	94.3%									

Attachment 15
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC3 Comprehensive Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	88,074,421
2	Active Life Reserves at 12/31/2013:	49,115,602
3	Present Value of Future Premium:	28,488,099
	Anticipated Loss Ratio = (1 - 2) / 3:	**136.8%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	81,014,117
2	Active Life Reserves at 12/31/2013:	49,115,602
3	Present Value of Future Premium:	42,909,979
	Anticipated Loss Ratio = (1 - 2) / 3:	**74.3%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	3,881,648
2	Active Life Reserves at 12/31/2013:	1,801,454
3	Present Value of Future Premium:	876,227
	Anticipated Loss Ratio = (1 - 2) / 3:	**237.4%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	3,575,053
2	Active Life Reserves at 12/31/2013:	1,801,454
3	Present Value of Future Premium:	1,309,330
	Anticipated Loss Ratio = (1 - 2) / 3:	**135.5%**

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
LTC3 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
	1993	1,637,237	0	0	0.0%	1,512	7,930,464	0	0	0.0%				0.0092		0.9908		8.00%	4.8438
	1994	14,574,290	17,554	95,142	0.7%	4,162	65,365,807	78,729	426,711	0.7%				0.0522		0.9478		8.00%	4.4850
	1995	18,723,202	89,540	788,421	4.2%	3,939	77,753,437	371,841	3,274,145	4.2%				0.0820		0.9180		8.00%	4.1528
	1996	17,794,870	202,759	240,634	1.4%	3,751	68,424,327	779,645	925,279	1.4%				0.0477		0.9523		8.00%	3.8452
	1997	17,254,635	446,985	1,640,320	9.5%	3,631	61,432,435	1,591,421	5,840,104	9.5%				0.0320		0.9680		8.00%	3.5603
	1998	16,920,773	763,381	1,831,359	10.8%	3,539	55,781,272	2,516,575	6,037,286	10.8%				0.0253		0.9747		8.00%	3.2966
Historical	1999	16,597,160	1,030,835	971,861	5.9%	3,443	50,661,522	3,146,541	2,966,529	5.9%				0.0271		0.9729		8.00%	3.0524
Experience	2000	16,338,939	1,106,572	3,688,253	22.6%	3,358	46,179,004	3,127,523	10,424,168	22.6%				0.0247		0.9753		8.00%	2.8263
	2001	16,156,323	2,376,487	4,846,084	30.0%	3,266	42,280,436	6,219,169	12,682,004	30.0%				0.0274		0.9726		8.00%	2.6170
	2002	15,910,497	3,208,706	5,399,585	33.9%	3,178	38,552,889	7,775,050	13,083,790	33.9%				0.0269		0.9731		8.00%	2.4231
	2003	15,624,521	4,089,516	4,178,321	26.7%	3,082	35,055,499	9,175,322	9,374,567	26.7%				0.0302		0.9698		8.00%	2.2436
	2004	15,186,580	3,987,549	4,827,534	31.8%	2,984	31,549,004	8,283,840	10,028,848	31.8%				0.0318		0.9682		8.00%	2.0774
	2005	14,497,108	3,598,675	4,824,683	33.3%	2,852	27,885,812	6,922,206	9,280,486	33.3%				0.0442		0.9558		8.00%	1.9235
	2006	13,985,029	3,668,760	4,601,119	32.9%	2,754	24,908,154	6,534,276	8,194,861	32.9%				0.0344		0.9656		8.00%	1.7811
	2007	13,697,269	2,355,441	5,532,499	40.4%	2,650	22,588,552	3,884,424	9,123,800	40.4%				0.0378		0.9622		8.00%	1.6491
	2008	13,177,674	11,071,633	7,982,650	60.6%	2,532	20,121,920	16,906,058	12,189,271	60.6%				0.0445		0.9555		8.00%	1.5270
	2009	12,864,136	11,297,497	10,002,545	77.8%	2,442	18,188,108	15,973,098	14,142,215	77.8%				0.0355		0.9645		8.00%	1.4139
	2010	12,341,502	10,919,970	8,912,524	72.2%	2,297	16,156,645	14,295,672	11,667,663	72.2%				0.0594		0.9406		8.00%	1.3091
	2011	11,336,014	9,555,386	9,354,090	82.5%	2,144	13,741,044	11,582,642	11,338,639	82.5%				0.0666		0.9334		8.00%	1.2122
	2012	10,563,122	10,296,908	9,523,292	90.2%	2,006	11,855,720	11,556,929	10,688,647	90.2%				0.0644		0.9356		8.00%	1.1224
	2013	10,198,721	11,351,651	13,419,048	131.6%	1,907	10,598,822	11,796,981	13,945,484	131.6%				0.0494		0.9506		8.00%	1.0392
	2014	9,669,282	12,930,199	10,409,805	107.7%	1,761	9,304,270	12,442,090	10,016,840	107.7%	1.0000	0.8182	1.0000	0.0764	0.0000	0.9236	0.9481	8.00%	0.9623
Projected	2015	8,802,610	13,561,347	10,441,324	118.6%	1,619	7,842,885	12,082,789	9,302,934	118.6%	1.0000	1.1018	1.0000	0.0808	0.0000	0.9192	0.9104	8.00%	0.8910
Future	2016	7,969,593	13,123,811	10,374,375	130.2%	1,481	6,574,712	10,826,811	8,558,596	130.2%	1.0000	1.0974	1.0000	0.0852	0.0000	0.9148	0.9054	8.00%	0.8250
Experience	2017	7,174,442	12,311,693	10,233,950	142.6%	1,348	5,480,308	9,404,476	7,817,361	142.6%	1.0000	1.0958	1.0000	0.0899	0.0000	0.9101	0.9002	8.00%	0.7639
	2018	6,420,727	11,556,802	10,021,570	156.1%	1,220	4,541,270	8,173,927	7,088,084	156.1%	1.0000	1.0942	1.0000	0.0946	0.0000	0.9054	0.8949	8.00%	0.7073
	2019	5,711,512	10,845,237	9,731,732	170.4%	1,099	3,740,421	7,102,454	6,373,229	170.4%	1.0000	1.0917	1.0000	0.0995	0.0000	0.9005	0.8895	8.00%	0.6549
	2020	5,049,258	10,451,885	9,358,342	185.3%	984	3,061,774	6,337,825	5,674,721	185.3%	1.0000	1.0878	1.0000	0.1044	0.0000	0.8956	0.8840	8.00%	0.6064
	2021	4,435,737	10,060,697	8,916,319	201.0%	877	2,490,506	5,648,718	5,006,191	201.0%	1.0000	1.0845	1.0000	0.1094	0.0000	0.8906	0.8785	8.00%	0.5615
	2022	3,871,978	9,632,938	8,415,929	217.4%	776	2,012,940	5,007,914	4,375,222	217.4%	1.0000	1.0813	1.0000	0.1144	0.0000	0.8856	0.8729	8.00%	0.5199
	2023	3,358,221	9,160,658	7,877,092	234.6%	684	1,616,529	4,409,618	3,791,755	234.6%	1.0000	1.0792	1.0000	0.1194	0.0000	0.8806	0.8673	8.00%	0.4814
	2024	2,893,929	8,652,994	7,327,755	253.2%	599	1,289,848	3,856,710	3,266,040	253.2%	1.0000	1.0795	1.0000	0.1244	0.0000	0.8756	0.8617	8.00%	0.4457
	2025	2,477,828	8,125,684	6,790,423	274.0%	521	1,022,581	3,353,411	2,802,358	274.0%	1.0000	1.0823	1.0000	0.1294	0.0000	0.8706	0.8562	8.00%	0.4127
	2026	2,107,989	7,593,641	6,268,538	297.4%	451	805,511	2,901,704	2,395,352	297.4%	1.0000	1.0851	1.0000	0.1344	0.0000	0.8656	0.8507	8.00%	0.3821
	2027	1,781,945	7,064,252	5,759,649	323.2%	388	630,483	2,499,456	2,037,865	323.2%	1.0000	1.0869	1.0000	0.1393	0.0000	0.8607	0.8453	8.00%	0.3538
	2028	1,496,812	6,541,078	5,258,822	351.3%	332	490,369	2,142,915	1,722,836	351.3%	1.0000	1.0870	1.0000	0.1441	0.0000	0.8559	0.8400	8.00%	0.3276
	2029	1,249,428	6,025,355	4,768,985	381.7%	283	379,003	1,827,740	1,446,631	381.7%	1.0000	1.0864	1.0000	0.1490	0.0000	0.8510	0.8347	8.00%	0.3033
	2030	1,036,468	5,518,778	4,289,847	413.9%	239	291,115	1,550,069	1,204,897	413.9%	1.0000	1.0844	1.0000	0.1537	0.0000	0.8463	0.8296	8.00%	0.2809
	2031	854,557	5,023,187	3,826,851	447.8%	201	222,242	1,306,362	995,236	447.8%	1.0000	1.0820	1.0000	0.1585	0.0000	0.8415	0.8245	8.00%	0.2601
	2032	700,359	4,540,927	3,380,356	482.7%	169	168,648	1,093,465	813,997	482.7%	1.0000	1.0778	1.0000	0.1631	0.0000	0.8369	0.8196	8.00%	0.2408
	2033	570,648	4,076,523	2,965,892	519.7%	140	127,235	908,922	661,290	519.7%	1.0000	1.0768	1.0000	0.1677	0.0000	0.8323	0.8148	8.00%	0.2230
	2034	462,357	3,643,312	2,625,670	567.9%	116	95,453	752,158	542,067	567.9%	1.0000	1.0926	1.0000	0.1722	0.0000	0.8278	0.8102	8.00%	0.2064
	2035	372,613	3,249,650	2,323,080	623.5%	96	71,227	621,192	444,072	623.5%	1.0000	1.0978	1.0000	0.1766	0.0000	0.8234	0.8059	8.00%	0.1912
	2036	298,767	2,892,281	2,045,701	684.7%	78	52,881	511,925	362,083	684.7%	1.0000	1.0983	1.0000	0.1810	0.0000	0.8190	0.8018	8.00%	0.1770
	2037	238,403	2,567,465	1,793,957	752.5%	64	39,071	420,772	294,004	752.5%	1.0000	1.0990	1.0000	0.1853	0.0000	0.8147	0.7980	8.00%	0.1639
	2038	189,359	2,272,530	1,566,725	827.4%	52	28,735	344,848	237,745	827.4%	1.0000	1.0995	1.0000	0.1896	0.0000	0.8104	0.7943	8.00%	0.1517
	2039	149,728	2,004,948	1,362,265	909.8%	42	21,038	281,707	191,406	909.8%	1.0000	1.0996	1.0000	0.1939	0.0000	0.8061	0.7907	8.00%	0.1405
	2040	117,858	1,762,440	1,177,637	999.2%	33	15,333	229,290	153,208	999.2%	1.0000	1.0982	1.0000	0.1984	0.0000	0.8016	0.7871	8.00%	0.1301
	2041	92,339	1,542,568	1,008,496	1092.2%	27	11,123	185,819	121,485	1092.2%	1.0000	1.0930	1.0000	0.2032	0.0000	0.7968	0.7835	8.00%	0.1205
	2042	71,987	1,342,881	854,379	1186.9%	21	8,029	149,782	95,296	1186.9%	1.0000	1.0867	1.0000	0.2082	0.0000	0.7918	0.7796	8.00%	0.1115
	2043	55,817	1,161,638	715,672	1282.2%	17	5,765	119,969	73,912	1282.2%	1.0000	1.0803	1.0000	0.2135	0.0000	0.7865	0.7754	8.00%	0.1033
	2044	43,025	998,006	594,303	1381.3%	13	4,114	95,435	56,831	1381.3%	1.0000	1.0773	1.0000	0.2192	0.0000	0.7808	0.7708	8.00%	0.0956
	2045	32,950	850,748	485,325	1472.9%	10	2,917	75,327	42,972	1472.9%	1.0000	1.0663	1.0000	0.2252	0.0000	0.7748	0.7658	8.00%	0.0885
	2046	25,059	718,544	390,068	1556.6%	8	2,054	58,909	31,979	1556.6%	1.0000	1.0568	1.0000	0.2315	0.0000	0.7685	0.7605	8.00%	0.0820
	2047	18,914	601,095	310,011	1639.1%	6	1,436	45,630	23,533	1639.1%	1.0000	1.0530	1.0000	0.2382	0.0000	0.7618	0.7548	8.00%	0.0759
	2048	14,161	498,334	244,592	1727.2%	4	995	35,027	17,192	1727.2%	1.0000	1.0538	1.0000	0.2453	0.0000	0.7547	0.7487	8.00%	0.0703
	2049	10,510	409,617	191,134	1818.6%	3	684	26,658	12,439	1818.6%	1.0000	1.0529	1.0000	0.2528	0.0000	0.7472	0.7422	8.00%	0.0651
	2050	7,727	334,003	148,286	1919.1%	2	466	20,127	8,936	1919.1%	1.0000	1.0553	1.0000	0.2609	0.0000	0.7391	0.7352	8.00%	0.0603
	2051	5,621	270,406	113,700	2022.7%	2	314	15,088	6,344	2022.7%	1.0000	1.0539	1.0000	0.2696	0.0000	0.7304	0.7275	8.00%	0.0558
	2052	4,042	217,337	85,859	2124.3%	1	209	11,228	4,436	2124.3%	1.0000	1.0503	1.0000	0.2792	0.0000	0.7208	0.7190	8.00%	0.0517
	2053	2,867	173,324	63,728	2222.7%	1	137	8,291	3,049	2222.7%	1.0000	1.0463	1.0000	0.2899	0.0000	0.7101	0.7094	8.00%	0.0478
	Past	295,379,602	91,435,805	102,659,965	34.8%	61,429	747,010,874	142,517,940	175,634,496	23.5%									
	Future	79,847,426	204,308,813	164,518,144	206.0%	15,770	52,454,632	106,886,559	88,074,421	167.9%									
	Lifetime	375,227,027	295,744,618	267,178,109	71.2%	77,199	799,465,506	249,404,499	263,708,917	33.0%									

Attachment 17
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3 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	1993	142,987	0	0	0.0%	92	692,600	0	0	0.0%				0.0108		0.9892		8.00%	4.8438
	1994	580,677	0	0	0.0%	129	2,604,339	0	0	0.0%				0.0652		0.9348		8.00%	4.4850
	1995	618,395	0	0	0.0%	125	2,568,063	0	0	0.0%				0.0310		0.9690		8.00%	4.1528
	1996	604,607	7,075	82,643	13.7%	120	2,324,817	27,205	317,778	13.7%				0.0400		0.9600		8.00%	3.8452
	1997	598,307	28,560	130,745	21.9%	119	2,130,180	101,682	465,499	21.9%				0.0083		0.9917		8.00%	3.5603
	1998	597,671	68,753	46,432	7.8%	118	1,970,292	226,654	153,069	7.8%				0.0084		0.9916		8.00%	3.2966
	1999	597,652	57,121	2,513	0.4%	116	1,824,284	174,357	7,669	0.4%				0.0169		0.9831		8.00%	3.0524
	2000	587,213	5,814	1,351	0.2%	113	1,659,651	16,433	3,819	0.2%				0.0259		0.9741		8.00%	2.8263
	2001	578,601	227,277	144,073	24.9%	109	1,514,174	594,776	377,032	24.9%				0.0354		0.9646		8.00%	2.6170
	2002	555,320	103,327	323,176	58.2%	107	1,345,601	250,372	783,091	58.2%				0.0183		0.9817		8.00%	2.4231
	2003	544,909	77,507	36,660	6.7%	104	1,222,569	173,897	82,251	6.7%				0.0280		0.9720		8.00%	2.2436
	2004	538,404	125,398	468,580	87.0%	103	1,118,495	260,505	973,440	87.0%				0.0096		0.9904		8.00%	2.0774
	2005	534,206	148,269	116,956	21.9%	100	1,027,568	285,201	224,969	21.9%				0.0291		0.9709		8.00%	1.9235
	2006	527,619	191,456	551	0.1%	96	939,721	340,995	982	0.1%				0.0400		0.9600		8.00%	1.7811
	2007	504,643	125,724	588,787	116.7%	91	832,221	207,335	970,985	116.7%				0.0521		0.9479		8.00%	1.6491
	2008	465,637	287,342	897,064	192.7%	88	711,014	438,763	1,369,790	192.7%				0.0330		0.9670		8.00%	1.5270
	2009	443,220	580,260	92,763	20.9%	86	626,652	820,407	131,155	20.9%				0.0227		0.9773		8.00%	1.4139
	2010	409,342	612,327	481,467	117.6%	80	535,882	801,616	630,303	117.6%				0.0698		0.9302		8.00%	1.3091
	2011	380,673	561,773	453,224	119.1%	78	461,436	680,958	549,379	119.1%				0.0250		0.9750		8.00%	1.2122
	2012	355,266	557,965	117,565	33.1%	73	398,739	626,242	131,951	33.1%				0.0641		0.9359		8.00%	1.1224
	2013	331,269	612,822	138,699	41.9%	70	344,264	636,864	144,141	41.9%				0.0411		0.9589		8.00%	1.0392
Projected Future Experience	2014	313,167	336,300	461,207	147.3%	65	301,345	323,605	443,796	147.3%	1.0000	3.5356	1.0000	0.0762	0.0000	0.9238	0.9405	8.00%	0.9623
	2015	284,132	452,063	464,693	163.5%	59	253,154	402,776	414,028	163.5%	1.0000	1.1105	1.0000	0.0804	0.0000	0.9196	0.9073	8.00%	0.8910
	2016	256,296	494,464	461,194	179.9%	54	211,438	407,920	380,473	179.9%	1.0000	1.1003	1.0000	0.0846	0.0000	0.9154	0.9020	8.00%	0.8250
	2017	229,827	496,194	452,743	197.0%	50	175,557	379,026	345,835	197.0%	1.0000	1.0947	1.0000	0.0889	0.0000	0.9111	0.8967	8.00%	0.7639
	2018	204,864	485,474	441,309	215.4%	45	144,897	343,368	312,130	215.4%	1.0000	1.0935	1.0000	0.0932	0.0000	0.9068	0.8914	8.00%	0.7073
	2019	181,517	467,086	424,550	233.9%	41	118,874	305,891	278,034	233.9%	1.0000	1.0858	1.0000	0.0974	0.0000	0.9026	0.8860	8.00%	0.6549
	2020	159,863	449,330	404,842	253.2%	36	96,938	272,465	245,488	253.2%	1.0000	1.0827	1.0000	0.1016	0.0000	0.8984	0.8807	8.00%	0.6064
	2021	139,953	430,948	382,800	273.5%	33	78,579	241,962	214,928	273.5%	1.0000	1.0801	1.0000	0.1057	0.0000	0.8943	0.8755	8.00%	0.5615
	2022	121,801	411,655	362,021	297.2%	29	63,321	214,009	188,205	297.2%	1.0000	1.0867	1.0000	0.1097	0.0000	0.8903	0.8703	8.00%	0.5199
	2023	105,389	391,938	341,305	323.9%	26	50,731	188,665	164,292	323.9%	1.0000	1.0896	1.0000	0.1135	0.0000	0.8865	0.8653	8.00%	0.4814
	2024	90,676	371,611	319,323	352.2%	23	40,415	165,630	142,325	352.2%	1.0000	1.0874	1.0000	0.1172	0.0000	0.8828	0.8604	8.00%	0.4457
	2025	77,595	350,546	296,771	382.5%	20	32,023	144,668	122,475	382.5%	1.0000	1.0861	1.0000	0.1207	0.0000	0.8793	0.8557	8.00%	0.4127
	2026	66,061	328,654	272,968	413.2%	18	25,243	125,586	104,307	413.2%	1.0000	1.0804	1.0000	0.1241	0.0000	0.8759	0.8513	8.00%	0.3821
	2027	55,971	306,269	250,138	446.9%	15	19,804	108,363	88,503	446.9%	1.0000	1.0815	1.0000	0.1273	0.0000	0.8727	0.8473	8.00%	0.3538
	2028	47,214	283,492	226,107	478.9%	13	15,468	92,875	74,075	478.9%	1.0000	1.0716	1.0000	0.1303	0.0000	0.8697	0.8435	8.00%	0.3276
	2029	39,669	260,272	202,206	509.7%	12	12,033	78,951	61,338	509.7%	1.0000	1.0644	1.0000	0.1332	0.0000	0.8668	0.8402	8.00%	0.3033
	2030	33,211	237,306	181,262	545.8%	10	9,328	66,652	50,911	545.8%	1.0000	1.0707	1.0000	0.1360	0.0000	0.8640	0.8372	8.00%	0.2809
	2031	27,720	215,452	162,730	587.1%	9	7,209	56,032	42,321	587.1%	1.0000	1.0756	1.0000	0.1387	0.0000	0.8613	0.8346	8.00%	0.2601
	2032	23,074	194,814	144,604	626.7%	7	5,556	46,912	34,821	626.7%	1.0000	1.0675	1.0000	0.1413	0.0000	0.8587	0.8324	8.00%	0.2408
	2033	19,163	175,554	128,781	672.0%	6	4,273	39,143	28,714	672.0%	1.0000	1.0724	1.0000	0.1441	0.0000	0.8559	0.8305	8.00%	0.2230
	2034	15,881	158,315	116,819	735.6%	5	3,279	32,684	24,117	735.6%	1.0000	1.0946	1.0000	0.1470	0.0000	0.8530	0.8287	8.00%	0.2064
	2035	13,134	143,457	106,935	814.2%	5	2,511	27,423	20,441	814.2%	1.0000	1.1068	1.0000	0.1502	0.0000	0.8498	0.8270	8.00%	0.1912
	2036	10,840	130,632	98,066	904.7%	4	1,919	23,121	17,357	904.7%	1.0000	1.1111	1.0000	0.1537	0.0000	0.8463	0.8253	8.00%	0.1770
	2037	8,926	119,396	89,913	1007.3%	3	1,463	19,567	14,735	1007.3%	1.0000	1.1135	1.0000	0.1577	0.0000	0.8423	0.8234	8.00%	0.1639
	2038	7,331	109,495	82,628	1127.2%	3	1,112	16,615	12,538	1127.2%	1.0000	1.1190	1.0000	0.1621	0.0000	0.8379	0.8213	8.00%	0.1517
	2039	6,002	100,714	76,242	1270.3%	2	843	14,151	10,712	1270.3%	1.0000	1.1270	1.0000	0.1670	0.0000	0.8330	0.8187	8.00%	0.1405
	2040	4,896	92,811	70,156	1433.0%	2	637	12,074	9,127	1433.0%	1.0000	1.1281	1.0000	0.1725	0.0000	0.8275	0.8157	8.00%	0.1301
	2041	3,976	85,430	63,694	1601.9%	2	479	10,291	7,673	1601.9%	1.0000	1.1178	1.0000	0.1784	0.0000	0.8216	0.8122	8.00%	0.1205
	2042	3,213	78,228	56,708	1764.9%	1	358	8,725	6,325	1764.9%	1.0000	1.1018	1.0000	0.1848	0.0000	0.8152	0.8081	8.00%	0.1115
	2043	2,581	71,061	49,811	1929.7%	1	267	7,339	5,144	1929.7%	1.0000	1.0934	1.0000	0.1918	0.0000	0.8082	0.8033	8.00%	0.1033
	2044	2,059	63,894	42,836	2079.9%	1	197	6,110	4,096	2079.9%	1.0000	1.0778	1.0000	0.1993	0.0000	0.8007	0.7979	8.00%	0.0956
	2045	1,630	56,833	36,479	2237.6%	1	144	5,032	3,230	2237.6%	1.0000	1.0758	1.0000	0.2074	0.0000	0.7926	0.7916	8.00%	0.0885
	2046	1,279	50,049	30,603	2392.7%	1	105	4,103	2,509	2392.7%	1.0000	1.0693	1.0000	0.2161	0.0000	0.7839	0.7845	8.00%	0.0820
	2047	993	43,602	25,305	2548.0%	1	75	3,310	1,921	2548.0%	1.0000	1.0649	1.0000	0.2256	0.0000	0.7744	0.7765	8.00%	0.0759
	2048	762	37,586	20,696	2716.0%	1	54	2,642	1,455	2716.0%	1.0000	1.0659	1.0000	0.2360	0.0000	0.7640	0.7673	8.00%	0.0703
	2049	577	32,075	16,745	2903.1%	1	38	2,088	1,090	2903.1%	1.0000	1.0689	1.0000	0.2475	0.0000	0.7525	0.7569	8.00%	0.0651
	2050	430	27,172	13,693	3185.8%	1	26	1,637	825	3185.8%	1.0000	1.0974	1.0000	0.2602	0.0000	0.7398	0.7452	8.00%	0.0603
	2051	315	22,823	10,801	3433.2%	1	18	1,273	603	3433.2%	1.0000	1.0777	1.0000	0.2744	0.0000	0.7256	0.7320	8.00%	0.0558
	2052	226	18,973	8,385	3716.8%	1	12	980	433	3716.8%	1.0000	1.0826	1.0000	0.2901	0.0000	0.7099	0.7171	8.00%	0.0517
	2053	158	15,645	6,577	4162.2%	1	8	748	315	4162.2%	1.0000	1.1198	1.0000	0.3076	0.0000	0.6924	0.7005	8.00%	0.0478
	Past	10,496,617	4,378,771	4,123,249	39.3%	2,117	26,852,563	6,664,263	7,317,304	27.2%									
	Future	2,562,372	8,597,614	7,404,642	289.0%	608	1,679,727	4,204,413	3,881,648	231.1%									
	Lifetime	13,058,989	12,976,386	11,527,892	88.3%	2,725	28,532,290	10,868,676	11,198,952	39.3%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 91.7% Increase
Nationwide Experience for LTC3 Comprehensive Policy Forms

1	Accumulated value of earned premium	208,469,010	x	60%	=	125,081,406
2	Present value of future projected earned premium without the requested rate increase	29,572,916	x	60%	=	17,743,749
3a	Present value of future projected premium with the requested rate increase	49,941,176				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	20,368,261	x	80%	=	16,294,609
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**159,119,764**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					141,842,539
5b	Present value of future projected incurred claims without the inclusion of active life reserves					98,848,421
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**240,690,960**
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
LTC3 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	1993	614,433	0	0	0.0%	614,433	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	5,469,536	17,554	95,142	1.7%	5,469,536	17,554	95,142	1.7%	1.000	1.6%	1.6%	1.000
	1995	7,026,567	89,540	788,421	11.2%	7,026,567	89,540	788,421	11.2%	1.000	6.5%	6.5%	1.000
	1996	6,678,177	202,759	240,634	3.6%	6,678,177	202,759	240,634	3.6%	1.000	5.6%	5.6%	1.000
	1997	6,475,434	446,985	1,640,320	25.3%	6,475,434	446,985	1,640,320	25.3%	1.000	9.9%	9.9%	1.000
	1998	6,350,140	763,381	1,831,359	28.8%	6,350,140	763,381	1,831,359	28.8%	1.000	13.1%	13.1%	1.000
	1999	6,228,692	1,030,835	971,861	15.6%	6,228,692	1,030,835	971,861	15.6%	1.000	13.4%	13.4%	1.000
	2000	6,131,785	1,106,572	3,688,253	60.1%	6,131,785	1,106,572	3,688,253	60.1%	1.000	18.4%	18.4%	1.000
	2001	6,063,252	2,376,487	4,846,084	79.9%	6,063,252	2,376,487	4,846,084	79.9%	1.000	23.8%	23.8%	1.000
	2002	5,970,997	3,208,706	5,399,585	90.4%	5,970,997	3,208,706	5,399,585	90.4%	1.000	28.8%	28.8%	1.000
	2003	5,863,674	4,089,516	4,178,321	71.3%	5,863,674	4,089,516	4,178,321	71.3%	1.000	31.5%	31.5%	1.000
	2004	6,114,243	3,987,549	4,827,534	79.0%	6,114,243	3,987,549	4,827,534	79.0%	1.000	34.3%	34.3%	1.000
	2005	6,224,013	3,598,675	4,824,683	77.5%	6,224,013	3,598,675	4,824,683	77.5%	1.000	36.5%	36.5%	1.000
	2006	6,004,163	3,668,760	4,601,119	76.6%	6,004,163	3,668,760	4,601,119	76.6%	1.000	38.3%	38.3%	1.000
	2007	5,880,619	2,355,441	5,532,499	94.1%	5,880,619	2,355,441	5,532,499	94.1%	1.000	40.5%	40.5%	1.000
	2008	5,657,543	11,071,633	7,982,650	141.1%	5,657,543	11,071,633	7,982,650	141.1%	1.000	43.8%	43.8%	1.000
	2009	5,522,933	11,297,497	10,002,545	181.1%	5,522,933	11,297,497	10,002,545	181.1%	1.000	47.8%	47.8%	1.000
	2010	6,004,000	10,919,970	8,912,524	148.4%	6,004,000	10,919,970	8,912,524	148.4%	1.000	50.7%	50.7%	1.000
	2011	6,156,587	9,555,386	9,354,090	151.9%	6,156,587	9,555,386	9,354,090	151.9%	1.000	53.4%	53.4%	1.000
	2012	5,736,830	10,296,908	9,523,292	166.0%	5,736,830	10,296,908	9,523,292	166.0%	1.000	55.9%	55.9%	1.000
	2013	5,538,923	11,351,651	13,419,048	242.3%	5,538,923	11,351,651	13,419,048	242.3%	1.000	59.5%	59.5%	1.000
Projected Future Experience	2014	5,251,385	12,930,199	10,409,805	198.2%	3,458,243	11,583,045	6,203,125	179.4%	1.105	61.8%	60.8%	1.016
	2015	4,780,696	13,561,347	10,441,324	218.4%	2,859,961	10,820,578	5,749,372	201.0%	1.086	64.0%	62.0%	1.032
	2016	4,328,284	13,123,811	10,374,375	239.7%	2,352,416	9,396,240	5,257,577	223.5%	1.072	66.1%	63.0%	1.048
	2017	3,896,438	12,311,693	10,233,950	262.6%	1,921,902	7,840,541	4,776,781	248.5%	1.057	67.9%	63.9%	1.062
	2018	3,487,096	11,556,802	10,021,570	287.4%	1,558,484	6,501,408	4,314,146	276.8%	1.038	69.7%	64.7%	1.076
	2019	3,101,921	10,845,237	9,731,732	313.7%	1,255,058	5,354,258	3,878,940	309.1%	1.015	71.2%	65.4%	1.090
	2020	2,742,251	10,451,885	9,358,342	341.3%	1,002,828	4,698,058	3,441,320	343.2%	0.994	72.6%	65.9%	1.102
	2021	2,409,048	10,060,697	8,916,319	370.1%	794,833	4,144,098	3,016,664	379.5%	0.975	73.9%	66.4%	1.114
	2022	2,102,870	9,632,938	8,415,929	400.2%	624,900	3,651,112	2,626,888	420.4%	0.952	75.0%	66.7%	1.124
	2023	1,823,849	9,160,658	7,877,092	431.9%	487,841	3,207,406	2,275,286	466.4%	0.926	76.0%	67.1%	1.134
	2024	1,571,692	8,652,994	7,327,755	466.2%	378,343	2,806,026	1,960,487	518.2%	0.900	76.9%	67.3%	1.142
	2025	1,345,708	8,125,684	6,790,423	504.6%	291,642	2,442,762	1,671,858	573.3%	0.880	77.6%	67.5%	1.150
	2026	1,144,848	7,593,641	6,268,538	547.5%	223,621	2,115,162	1,413,712	632.2%	0.866	78.2%	67.7%	1.156
	2027	967,774	7,064,252	5,759,649	595.1%	170,611	1,821,703	1,189,869	697.4%	0.853	78.8%	67.8%	1.162
	2028	812,918	6,541,078	5,258,822	646.9%	129,693	1,561,604	999,007	770.3%	0.840	79.2%	67.9%	1.168
	2029	678,564	6,025,355	4,768,985	702.8%	98,302	1,333,298	839,402	853.9%	0.823	79.6%	67.9%	1.172
	2030	562,905	5,518,778	4,289,847	762.1%	74,419	1,134,960	699,789	940.3%	0.810	80.0%	68.0%	1.176
	2031	464,110	5,023,187	3,826,851	824.6%	56,254	962,882	578,877	1029.0%	0.801	80.3%	68.1%	1.179
	2032	380,365	4,540,927	3,380,356	888.7%	42,442	813,431	476,338	1122.3%	0.792	80.5%	68.1%	1.182
	2033	309,919	4,076,523	2,965,892	957.0%	31,926	684,386	388,810	1217.8%	0.786	80.7%	68.1%	1.184
	2034	251,106	3,643,312	2,625,670	1045.6%	23,893	572,900	313,886	1313.7%	0.796	80.8%	68.1%	1.186
	2035	202,366	3,249,650	2,323,080	1148.0%	17,781	476,488	249,958	1405.8%	0.817	81.0%	68.1%	1.188
	2036	162,260	2,892,281	2,045,701	1260.8%	13,157	393,527	196,706	1495.0%	0.843	81.1%	68.2%	1.189
	2037	129,477	2,567,465	1,793,957	1385.5%	9,681	322,882	154,074	1591.5%	0.871	81.1%	68.2%	1.190
	2038	102,841	2,272,530	1,566,725	1523.4%	7,099	263,593	120,670	1699.8%	0.896	81.2%	68.2%	1.191
	2039	81,317	2,004,948	1,362,265	1675.2%	5,187	214,479	94,442	1820.7%	0.920	81.3%	68.2%	1.192
	2040	64,009	1,762,440	1,177,637	1839.8%	3,759	174,061	73,488	1955.0%	0.941	81.3%	68.2%	1.193
	2041	50,149	1,542,568	1,008,496	2011.0%	2,694	140,869	56,673	2104.0%	0.956	81.4%	68.2%	1.193
	2042	39,096	1,342,881	854,379	2185.3%	1,909	113,735	43,231	2264.7%	0.965	81.4%	68.2%	1.194
	2043	30,314	1,161,638	715,672	2360.8%	1,339	91,591	32,710	2443.3%	0.966	81.4%	68.2%	1.194
	2044	23,367	998,006	594,303	2543.4%	921	73,533	24,292	2636.3%	0.965	81.4%	68.2%	1.194
	2045	17,895	850,748	485,325	2712.0%	615	58,734	17,352	2820.8%	0.961	81.4%	68.2%	1.194
	2046	13,609	718,544	390,068	2866.2%	396	46,571	11,855	2990.0%	0.959	81.4%	68.2%	1.194
	2047	10,272	601,095	310,011	3018.0%	247	36,624	7,769	3142.8%	0.960	81.4%	68.2%	1.195
	2048	7,691	498,334	244,592	3180.3%	149	28,557	4,871	3260.4%	0.975	81.5%	68.2%	1.195
	2049	5,708	409,617	191,134	3348.5%	86	22,095	2,935	3413.8%	0.981	81.5%	68.2%	1.195
	2050	4,196	334,003	148,286	3533.7%	46	16,995	1,633	3537.2%	0.999	81.5%	68.2%	1.195
	2051	3,053	270,406	113,700	3724.3%	21	13,016	771	3667.4%	1.016	81.5%	68.2%	1.195
	2052	2,195	217,337	85,859	3911.5%	7	9,938	273	3652.0%	1.071	81.5%	68.2%	1.195
	2053	1,557	173,324	63,728	4092.7%	2	7,590	84	3556.7%	1.151	81.5%	68.2%	1.195
TOTALS	Past	121,712,541	91,435,805	102,659,965	84.3%	121,712,541	91,435,805	102,659,965	84.3%	1.000	59.5%	59.5%	1.000
	Future	43,365,119	204,308,813	164,518,144	379.4%	17,902,711	85,950,735	53,165,920	297.0%	1.277	309.2%	259.7%	1.190
	Lifetime	165,077,659	295,744,618	267,178,109	161.8%	139,615,252	177,386,540	155,825,885	111.6%	1.450	81.5%	68.2%	1.195

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC3 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	1993	614,433	0	0	0.0%	614,433	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	5,469,536	17,554	95,142	1.7%	5,469,536	17,554	95,142	1.7%	1.000	1.6%	1.6%	1.000
	1995	7,026,567	89,540	788,421	11.2%	7,026,567	89,540	788,421	11.2%	1.000	6.5%	6.5%	1.000
	1996	6,678,177	202,759	240,634	3.6%	6,678,177	202,759	240,634	3.6%	1.000	5.6%	5.6%	1.000
	1997	6,475,434	446,985	1,640,320	25.3%	6,475,434	446,985	1,640,320	25.3%	1.000	9.9%	9.9%	1.000
	1998	6,350,140	763,381	1,831,359	28.8%	6,350,140	763,381	1,831,359	28.8%	1.000	13.1%	13.1%	1.000
	1999	6,228,692	1,030,835	971,861	15.6%	6,228,692	1,030,835	971,861	15.6%	1.000	13.4%	13.4%	1.000
	2000	6,131,785	1,106,572	3,688,253	60.1%	6,131,785	1,106,572	3,688,253	60.1%	1.000	18.4%	18.4%	1.000
	2001	6,063,252	2,376,487	4,846,084	79.9%	6,063,252	2,376,487	4,846,084	79.9%	1.000	23.8%	23.8%	1.000
	2002	5,970,997	3,208,706	5,399,585	90.4%	5,970,997	3,208,706	5,399,585	90.4%	1.000	28.8%	28.8%	1.000
	2003	5,863,674	4,089,516	4,178,321	71.3%	5,863,674	4,089,516	4,178,321	71.3%	1.000	31.5%	31.5%	1.000
	2004	6,114,243	3,987,549	4,827,534	79.0%	6,114,243	3,987,549	4,827,534	79.0%	1.000	34.3%	34.3%	1.000
	2005	6,224,013	3,598,675	4,824,683	77.5%	6,224,013	3,598,675	4,824,683	77.5%	1.000	36.5%	36.5%	1.000
	2006	6,004,163	3,668,760	4,601,119	76.6%	6,004,163	3,668,760	4,601,119	76.6%	1.000	38.3%	38.3%	1.000
	2007	5,880,619	2,355,441	5,532,499	94.1%	5,880,619	2,355,441	5,532,499	94.1%	1.000	40.5%	40.5%	1.000
	2008	5,657,543	11,071,633	7,982,650	141.1%	5,657,543	11,071,633	7,982,650	141.1%	1.000	43.8%	43.8%	1.000
	2009	5,522,933	11,297,497	10,002,545	181.1%	5,522,933	11,297,497	10,002,545	181.1%	1.000	47.8%	47.8%	1.000
	2010	6,004,000	10,919,970	8,912,524	148.4%	6,004,000	10,919,970	8,912,524	148.4%	1.000	50.7%	50.7%	1.000
	2011	6,156,587	9,555,386	9,354,090	151.9%	6,156,587	9,555,386	9,354,090	151.9%	1.000	53.4%	53.4%	1.000
	2012	5,736,830	10,296,908	9,523,292	166.0%	5,736,830	10,296,908	9,523,292	166.0%	1.000	55.9%	55.9%	1.000
	2013	5,538,923	11,351,651	13,419,048	242.3%	5,538,923	11,351,651	13,419,048	242.3%	1.000	59.5%	59.5%	1.000
Projected Future Experience	2014	5,251,385	12,930,199	10,409,805	198.2%	3,458,243	11,583,045	6,203,125	179.4%	1.105	61.8%	60.8%	1.016
	2015	6,389,604	13,444,560	9,925,398	155.3%	2,859,961	10,820,578	5,749,372	201.0%	0.773	63.6%	62.0%	1.025
	2016	7,260,019	12,720,862	9,378,407	129.2%	2,352,416	9,396,240	5,257,577	223.5%	0.578	64.8%	63.0%	1.028
	2017	6,535,664	11,633,741	9,251,464	141.6%	1,921,902	7,840,541	4,776,781	248.5%	0.570	66.0%	63.9%	1.033
	2018	5,849,057	10,720,311	9,059,473	154.9%	1,558,484	6,501,408	4,314,146	276.8%	0.560	67.2%	64.7%	1.038
	2019	5,202,987	9,932,317	8,797,460	169.1%	1,255,058	5,354,258	3,878,940	309.1%	0.547	68.3%	65.4%	1.044
	2020	4,599,696	9,515,021	8,459,916	183.9%	1,002,828	4,698,058	3,441,320	343.2%	0.536	69.2%	65.9%	1.050
	2021	4,040,801	9,133,071	8,060,329	199.5%	794,833	4,144,098	3,016,664	379.5%	0.526	70.1%	66.4%	1.057
	2022	3,527,235	8,733,451	7,607,977	215.7%	624,900	3,651,112	2,626,888	420.4%	0.513	70.9%	66.7%	1.063
	2023	3,059,221	8,298,293	7,120,870	232.8%	487,841	3,207,406	2,275,286	466.4%	0.499	71.7%	67.1%	1.069
	2024	2,636,268	7,834,007	6,624,271	251.3%	378,343	2,806,026	1,960,487	518.2%	0.485	72.3%	67.3%	1.074
	2025	2,257,214	7,353,743	6,138,524	272.0%	291,642	2,442,762	1,671,858	573.3%	0.474	72.8%	67.5%	1.079
	2026	1,920,304	6,870,386	5,666,742	295.1%	223,621	2,115,162	1,413,712	632.2%	0.467	73.3%	67.7%	1.084
	2027	1,623,289	6,390,185	5,206,708	320.8%	170,611	1,821,703	1,189,869	697.4%	0.460	73.7%	67.8%	1.088
	2028	1,363,543	5,916,091	4,753,961	348.6%	129,693	1,561,604	999,007	770.3%	0.453	74.1%	67.9%	1.092
	2029	1,138,185	5,449,021	4,311,150	378.8%	98,302	1,333,298	839,402	853.9%	0.444	74.4%	67.9%	1.095
	2030	944,186	4,990,453	3,878,011	410.7%	74,419	1,134,960	699,789	940.3%	0.437	74.7%	68.0%	1.098
	2031	778,472	4,541,987	3,459,463	444.4%	56,254	962,882	578,877	1029.0%	0.432	74.9%	68.1%	1.101
	2032	638,003	4,105,671	3,055,832	479.0%	42,442	813,431	476,338	1122.3%	0.427	75.1%	68.1%	1.103
	2033	519,840	3,685,607	2,681,158	515.8%	31,926	684,386	388,810	1217.8%	0.424	75.2%	68.1%	1.105
	2034	421,191	3,293,822	2,373,599	563.5%	23,893	572,900	313,886	1313.7%	0.429	75.4%	68.1%	1.106
	2035	339,438	2,937,847	2,100,058	618.7%	17,781	476,488	249,958	1405.8%	0.440	75.5%	68.1%	1.108
	2036	272,166	2,614,720	1,849,308	679.5%	13,157	393,527	196,706	1495.0%	0.454	75.6%	68.2%	1.109
	2037	217,177	2,321,047	1,621,733	746.7%	9,681	322,882	154,074	1591.5%	0.469	75.6%	68.2%	1.110
	2038	172,500	2,054,401	1,416,315	821.1%	7,099	263,593	120,670	1699.8%	0.483	75.7%	68.2%	1.110
	2039	136,397	1,812,492	1,231,484	902.9%	5,187	214,479	94,442	1820.7%	0.496	75.7%	68.2%	1.111
	2040	107,364	1,593,254	1,064,581	991.6%	3,759	174,061	73,488	1955.0%	0.507	75.8%	68.2%	1.111
	2041	84,118	1,394,482	911,678	1083.8%	2,694	140,869	56,673	2104.0%	0.515	75.8%	68.2%	1.112
	2042	65,577	1,213,961	772,357	1177.8%	1,909	113,735	43,231	2264.7%	0.520	75.8%	68.2%	1.112
	2043	50,848	1,050,118	646,966	1272.4%	1,339	91,591	32,710	2443.3%	0.521	75.8%	68.2%	1.112
	2044	39,194	902,195	537,248	1370.7%	921	73,533	24,292	2636.3%	0.520	75.9%	68.2%	1.113
	2045	30,016	769,074	438,733	1461.6%	615	58,734	17,352	2820.8%	0.518	75.9%	68.2%	1.113
	2046	22,827	649,562	352,621	1544.7%	396	46,571	11,855	2990.0%	0.517	75.9%	68.2%	1.113
	2047	17,230	543,388	280,249	1626.5%	247	36,624	7,769	3142.8%	0.518	75.9%	68.2%	1.113
	2048	12,900	450,492	221,111	1714.0%	149	28,557	4,871	3260.4%	0.526	75.9%	68.2%	1.113
	2049	9,574	370,293	172,784	1804.7%	86	22,095	2,935	3413.8%	0.529	75.9%	68.2%	1.113
	2050	7,039	301,938	134,050	1904.5%	46	16,995	1,633	3537.2%	0.538	75.9%	68.2%	1.113
	2051	5,121	244,446	102,784	2007.2%	21	13,016	771	3667.4%	0.547	75.9%	68.2%	1.113
	2052	3,682	196,472	77,616	2108.1%	7	9,938	273	3652.0%	0.577	75.9%	68.2%	1.113
	2053	2,612	156,684	57,610	2205.7%	2	7,590	84	3556.7%	0.620	75.9%	68.2%	1.113
TOTALS	Past	121,712,541	91,435,805	102,659,965	84.3%	121,712,541	91,435,805	102,659,965	84.3%	1.000	59.5%	59.5%	1.000
	Future	67,551,943	189,069,668	150,209,804	222.4%	17,902,711	85,950,735	53,165,920	297.0%	0.749	188.8%	259.7%	0.727
	Lifetime	189,264,483	280,505,473	252,869,768	133.6%	139,615,252	177,386,540	155,825,885	111.6%	1.197	75.9%	68.2%	1.113

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3 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	1993	53,851	0	0	0.0%	53,851	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	218,574	0	0	0.0%	218,574	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	232,328	0	0	0.0%	232,328	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	227,874	7,075	82,643	36.3%	227,874	7,075	82,643	36.3%	1.000	10.3%	10.3%	1.000
	1997	225,259	28,560	130,745	58.0%	225,259	28,560	130,745	58.0%	1.000	20.2%	20.2%	1.000
	1998	224,365	68,753	46,432	20.7%	224,365	68,753	46,432	20.7%	1.000	20.3%	20.3%	1.000
	1999	224,392	57,121	2,513	1.1%	224,392	57,121	2,513	1.1%	1.000	17.8%	17.8%	1.000
	2000	220,451	5,814	1,351	0.6%	220,451	5,814	1,351	0.6%	1.000	16.0%	16.0%	1.000
	2001	218,720	227,277	144,073	65.9%	218,720	227,277	144,073	65.9%	1.000	20.4%	20.4%	1.000
	2002	209,259	103,327	323,176	154.4%	209,259	103,327	323,176	154.4%	1.000	30.1%	30.1%	1.000
	2003	205,949	77,507	36,660	17.8%	205,949	77,507	36,660	17.8%	1.000	29.3%	29.3%	1.000
	2004	202,473	125,398	468,580	231.4%	202,473	125,398	468,580	231.4%	1.000	40.1%	40.1%	1.000
	2005	200,984	148,269	116,956	58.2%	200,984	148,269	116,956	58.2%	1.000	40.9%	40.9%	1.000
	2006	199,121	191,456	551	0.3%	199,121	191,456	551	0.3%	1.000	39.3%	39.3%	1.000
	2007	190,068	125,724	588,787	309.8%	190,068	125,724	588,787	309.8%	1.000	48.7%	48.7%	1.000
	2008	176,181	287,342	897,064	509.2%	176,181	287,342	897,064	509.2%	1.000	62.2%	62.2%	1.000
	2009	171,237	580,260	92,763	54.2%	171,237	580,260	92,763	54.2%	1.000	62.0%	62.0%	1.000
	2010	156,518	612,327	481,467	307.6%	156,518	612,327	481,467	307.6%	1.000	67.2%	67.2%	1.000
	2011	155,916	561,773	453,224	290.7%	155,916	561,773	453,224	290.7%	1.000	71.5%	71.5%	1.000
	2012	183,591	557,965	117,565	64.0%	183,591	557,965	117,565	64.0%	1.000	71.3%	71.3%	1.000
	2013	173,700	612,822	138,699	79.8%	173,700	612,822	138,699	79.8%	1.000	71.5%	71.5%	1.000
Projected Future Experience	2014	163,363	336,300	461,207	282.3%	112,167	270,594	218,733	195.0%	1.448	74.6%	72.7%	1.026
	2015	148,217	452,063	464,693	313.5%	91,936	301,588	200,384	218.0%	1.438	77.6%	73.9%	1.051
	2016	133,696	494,464	461,194	345.0%	74,695	283,635	181,411	242.9%	1.420	80.4%	74.9%	1.074
	2017	119,889	496,194	452,743	377.6%	60,193	246,241	163,308	271.3%	1.392	82.9%	75.7%	1.095
	2018	106,867	485,474	441,309	413.0%	48,216	210,076	146,443	303.7%	1.360	85.3%	76.5%	1.115
	2019	94,688	467,086	424,550	448.4%	38,536	177,636	131,206	340.5%	1.317	87.3%	77.1%	1.133
	2020	83,393	449,330	404,842	485.5%	30,641	155,862	115,651	377.4%	1.286	89.2%	77.6%	1.149
	2021	73,006	430,948	382,800	524.3%	24,136	137,385	100,743	417.4%	1.256	90.8%	78.1%	1.163
	2022	63,537	411,655	362,021	569.8%	18,900	120,915	87,220	461.5%	1.235	92.2%	78.4%	1.176
	2023	54,976	391,938	341,305	620.8%	14,826	106,218	75,509	509.3%	1.219	93.5%	78.7%	1.188
	2024	47,301	371,611	319,323	675.1%	11,669	93,214	65,600	562.2%	1.201	94.6%	78.9%	1.199
	2025	40,477	350,546	296,771	733.2%	9,173	81,695	56,359	614.4%	1.193	95.6%	79.1%	1.208
	2026	34,460	328,654	272,968	792.1%	7,202	71,452	48,173	668.8%	1.184	96.4%	79.3%	1.216
	2027	29,197	306,269	250,138	856.7%	5,661	62,401	41,258	728.8%	1.175	97.1%	79.4%	1.223
	2028	24,629	283,492	226,107	918.0%	4,461	54,497	35,572	797.3%	1.151	97.7%	79.5%	1.229
	2029	20,693	260,272	202,206	977.2%	3,533	47,611	30,902	874.6%	1.117	98.2%	79.6%	1.234
	2030	17,325	237,306	181,262	1046.3%	2,799	41,573	26,539	948.0%	1.104	98.6%	79.6%	1.238
	2031	14,460	215,452	162,730	1125.4%	2,209	36,204	22,599	1023.2%	1.100	99.0%	79.7%	1.242
	2032	12,037	194,814	144,604	1201.4%	1,740	31,413	19,124	1098.9%	1.093	99.3%	79.7%	1.245
	2033	9,996	175,554	128,781	1288.3%	1,375	27,174	16,160	1175.4%	1.096	99.5%	79.8%	1.247
	2034	8,284	158,315	116,819	1410.2%	1,086	23,471	13,674	1259.4%	1.120	99.7%	79.8%	1.250
	2035	6,851	143,457	106,935	1560.8%	855	20,251	11,554	1350.8%	1.155	99.9%	79.8%	1.251
	2036	5,655	130,632	98,066	1734.3%	672	17,465	9,804	1458.5%	1.189	100.0%	79.8%	1.253
	2037	4,656	119,396	89,913	1931.0%	523	15,065	8,302	1586.7%	1.217	100.2%	79.8%	1.254
	2038	3,824	109,495	82,628	2160.8%	403	12,982	6,994	1734.1%	1.246	100.3%	79.8%	1.256
	2039	3,131	100,714	76,242	2435.2%	309	11,171	5,883	1905.6%	1.278	100.4%	79.9%	1.257
	2040	2,554	92,811	70,156	2747.1%	234	9,596	4,906	2099.4%	1.309	100.4%	79.9%	1.258
	2041	2,074	85,430	63,694	3070.9%	173	8,206	3,989	2308.3%	1.330	100.5%	79.9%	1.258
	2042	1,676	78,228	56,708	3383.3%	124	6,961	3,154	2533.9%	1.335	100.6%	79.9%	1.259
	2043	1,346	71,061	49,811	3699.3%	87	5,846	2,437	2791.9%	1.325	100.6%	79.9%	1.259
	2044	1,074	63,894	42,836	3987.2%	60	4,859	1,860	3109.9%	1.282	100.6%	79.9%	1.260
	2045	850	56,833	36,479	4289.4%	39	3,997	1,364	3501.3%	1.225	100.7%	79.9%	1.260
	2046	667	50,049	30,603	4586.9%	23	3,245	941	4019.7%	1.141	100.7%	79.9%	1.261
	2047	518	43,602	25,305	4884.6%	13	2,595	599	4748.9%	1.029	100.7%	79.9%	1.261
	2048	398	37,586	20,696	5206.5%	6	2,043	348	5600.0%	0.930	100.7%	79.9%	1.261
	2049	301	32,075	16,745	5565.3%	3	1,588	184	6505.1%	0.856	100.7%	79.9%	1.261
	2050	224	27,172	13,693	6107.2%	1	1,222	72	6897.0%	0.885	100.7%	79.9%	1.261
	2051	164	22,823	10,801	6581.4%	0	935	14	7235.9%	0.910	100.7%	79.9%	1.261
	2052	118	18,973	8,385	7125.1%	0	718	0	0.0%	0.000	100.7%	79.9%	1.261
	2053	82	15,645	6,577	7979.0%	0	556	0	0.0%	0.000	100.7%	79.9%	1.261
TOTALS	Past	4,070,809	4,378,771	4,123,249	101.3%	4,070,809	4,378,771	4,123,249	101.3%	1.000	71.5%	71.5%	1.000
	Future	1,336,657	8,597,614	7,404,642	554.0%	568,681	2,710,154	1,858,973	326.9%	1.695	443.0%	282.7%	1.567
	Lifetime	5,407,466	12,976,386	11,527,892	213.2%	4,639,490	7,088,925	5,982,223	128.9%	1.653	100.7%	79.9%	1.261

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC3 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	1993	53,851	0	0	0.0%	53,851	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	218,574	0	0	0.0%	218,574	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	232,328	0	0	0.0%	232,328	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	227,874	7,075	82,643	36.3%	227,874	7,075	82,643	36.3%	1.000	10.3%	10.3%	1.000
	1997	225,259	28,560	130,745	58.0%	225,259	28,560	130,745	58.0%	1.000	20.2%	20.2%	1.000
	1998	224,365	68,753	46,432	20.7%	224,365	68,753	46,432	20.7%	1.000	20.3%	20.3%	1.000
	1999	224,392	57,121	2,513	1.1%	224,392	57,121	2,513	1.1%	1.000	17.8%	17.8%	1.000
	2000	220,451	5,814	1,351	0.6%	220,451	5,814	1,351	0.6%	1.000	16.0%	16.0%	1.000
	2001	218,720	227,277	144,073	65.9%	218,720	227,277	144,073	65.9%	1.000	20.4%	20.4%	1.000
	2002	209,259	103,327	323,176	154.4%	209,259	103,327	323,176	154.4%	1.000	30.1%	30.1%	1.000
	2003	205,949	77,507	36,660	17.8%	205,949	77,507	36,660	17.8%	1.000	29.3%	29.3%	1.000
	2004	202,473	125,398	468,580	231.4%	202,473	125,398	468,580	231.4%	1.000	40.1%	40.1%	1.000
	2005	200,984	148,269	116,956	58.2%	200,984	148,269	116,956	58.2%	1.000	40.9%	40.9%	1.000
	2006	199,121	191,456	551	0.3%	199,121	191,456	551	0.3%	1.000	39.3%	39.3%	1.000
	2007	190,068	125,724	588,787	309.8%	190,068	125,724	588,787	309.8%	1.000	48.7%	48.7%	1.000
	2008	176,181	287,342	897,064	509.2%	176,181	287,342	897,064	509.2%	1.000	62.2%	62.2%	1.000
	2009	171,237	580,260	92,763	54.2%	171,237	580,260	92,763	54.2%	1.000	62.0%	62.0%	1.000
	2010	156,518	612,327	481,467	307.6%	156,518	612,327	481,467	307.6%	1.000	67.2%	67.2%	1.000
	2011	155,916	561,773	453,224	290.7%	155,916	561,773	453,224	290.7%	1.000	71.5%	71.5%	1.000
	2012	183,591	557,965	117,565	64.0%	183,591	557,965	117,565	64.0%	1.000	71.3%	71.3%	1.000
	2013	173,700	612,822	138,699	79.8%	173,700	612,822	138,699	79.8%	1.000	71.5%	71.5%	1.000
Projected Future Experience	2014	163,363	336,300	461,207	282.3%	112,167	270,594	218,733	195.0%	1.448	74.6%	72.7%	1.026
	2015	188,084	447,873	446,399	237.3%	91,936	301,588	200,384	218.0%	1.089	77.2%	73.9%	1.045
	2016	224,255	478,318	416,918	185.9%	74,695	283,635	181,411	242.9%	0.765	79.1%	74.9%	1.056
	2017	201,095	467,519	409,279	203.5%	60,193	246,241	163,308	271.3%	0.750	80.8%	75.7%	1.068
	2018	179,253	449,304	398,942	222.6%	48,216	210,076	146,443	303.7%	0.733	82.5%	76.5%	1.079
	2019	158,824	427,351	383,792	241.6%	38,536	177,636	131,206	340.5%	0.710	84.0%	77.1%	1.089
	2020	139,878	408,636	365,976	261.6%	30,641	155,862	115,651	377.4%	0.693	85.3%	77.6%	1.099
	2021	122,457	390,846	346,050	282.6%	24,136	137,385	100,743	417.4%	0.677	86.5%	78.1%	1.108
	2022	106,574	372,984	327,266	307.1%	18,900	120,915	87,220	461.5%	0.665	87.6%	78.4%	1.117
	2023	92,214	354,890	308,539	334.6%	14,826	106,218	75,509	509.3%	0.657	88.5%	78.7%	1.125
	2024	79,340	336,340	288,667	363.8%	11,669	93,214	65,600	562.2%	0.647	89.4%	78.9%	1.133
	2025	67,895	317,179	268,280	395.1%	9,173	81,695	56,359	614.4%	0.643	90.1%	79.1%	1.139
	2026	57,802	297,309	246,762	426.9%	7,202	71,452	48,173	668.8%	0.638	90.8%	79.3%	1.145
	2027	48,974	277,018	226,124	461.7%	5,661	62,401	41,258	728.8%	0.634	91.4%	79.4%	1.151
	2028	41,312	256,387	204,400	494.8%	4,461	54,497	35,572	797.3%	0.621	91.8%	79.5%	1.155
	2029	34,709	235,366	182,794	526.6%	3,533	47,611	30,902	874.6%	0.602	92.2%	79.6%	1.159
	2030	29,059	214,582	163,860	563.9%	2,799	41,573	26,539	948.0%	0.595	92.6%	79.6%	1.162
	2031	24,254	194,809	147,107	606.5%	2,209	36,204	22,599	1023.2%	0.593	92.8%	79.7%	1.165
	2032	20,190	176,139	130,721	647.5%	1,740	31,413	19,124	1098.9%	0.589	93.1%	79.7%	1.167
	2033	16,767	158,719	116,418	694.3%	1,375	27,174	16,160	1175.4%	0.591	93.3%	79.8%	1.169
	2034	13,895	143,129	105,604	760.0%	1,086	23,471	13,674	1259.4%	0.603	93.4%	79.8%	1.171
	2035	11,492	129,692	96,669	841.2%	855	20,251	11,554	1350.8%	0.623	93.6%	79.8%	1.173
	2036	9,485	118,095	88,651	934.7%	672	17,465	9,804	1458.5%	0.641	93.7%	79.8%	1.174
	2037	7,810	107,937	81,281	1040.7%	523	15,065	8,302	1586.7%	0.656	93.8%	79.8%	1.175
	2038	6,414	98,985	74,695	1164.5%	403	12,982	6,994	1734.1%	0.672	93.9%	79.8%	1.176
	2039	5,251	91,046	68,922	1312.5%	309	11,171	5,883	1905.6%	0.689	94.0%	79.9%	1.177
	2040	4,284	83,901	63,420	1480.6%	234	9,596	4,906	2099.4%	0.705	94.0%	79.9%	1.178
	2041	3,479	77,229	57,579	1655.0%	173	8,206	3,989	2308.3%	0.717	94.1%	79.9%	1.178
	2042	2,811	70,718	51,264	1823.4%	124	6,961	3,154	2533.9%	0.720	94.1%	79.9%	1.179
	2043	2,259	64,239	45,029	1993.7%	87	5,846	2,437	2791.9%	0.714	94.2%	79.9%	1.179
	2044	1,802	57,760	38,723	2148.9%	60	4,859	1,860	3109.9%	0.691	94.2%	79.9%	1.180
	2045	1,426	51,377	32,977	2311.8%	39	3,997	1,364	3501.3%	0.660	94.2%	79.9%	1.180
	2046	1,119	45,244	27,665	2472.1%	23	3,245	941	4019.7%	0.615	94.3%	79.9%	1.180
	2047	869	39,416	22,876	2632.5%	13	2,595	599	4748.9%	0.554	94.3%	79.9%	1.180
	2048	667	33,978	18,709	2806.0%	6	2,043	348	5600.0%	0.501	94.3%	79.9%	1.180
	2049	505	28,996	15,137	2999.4%	3	1,588	184	6505.1%	0.461	94.3%	79.9%	1.181
	2050	376	24,564	12,378	3291.4%	1	1,222	72	6897.0%	0.477	94.3%	79.9%	1.181
	2051	275	20,632	9,764	3547.0%	0	935	14	7235.9%	0.490	94.3%	79.9%	1.181
	2052	197	17,151	7,580	3840.0%	0	718	0	0.0%	0.000	94.3%	79.9%	1.181
	2053	138	14,143	5,946	4300.2%	0	556	0	0.0%	0.000	94.3%	79.9%	1.181
TOTALS	Past	4,070,809	4,378,771	4,123,249	101.3%	4,070,809	4,378,771	4,123,249	101.3%	1.000	71.5%	71.5%	1.000
	Future	2,070,853	7,916,103	6,764,372	326.6%	568,681	2,710,154	1,858,973	326.9%	0.999	273.0%	282.7%	0.966
	Lifetime	6,141,662	12,294,874	10,887,621	177.3%	4,639,490	7,088,925	5,982,223	128.9%	1.375	94.3%	79.9%	1.181

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-129963420

Policy Forms:	Long Term Care	H-LTC3J
	Long Term Care	H-LTC3J-1
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLR
	Nonforfeiture Benefit Rider	H-NF3
	Increased Benefits Option Rider	H-IBOR

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 38.4% 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 38.4% is

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.

needed to alleviate the poor performance on this block of business, it is willing to accept a 38.4% 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 38.4%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 38.4% 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
LTC3 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
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%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	38.6%	11/13/2013	4/8/2014	38.6%	Not Filing				91.3%
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	30.0%	100.0%	9/27/2013	3/28/2014	20.0%	66.7%	2/9/2015	3/20/2015	10.0%	71.6%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Not Filed	Not Filed	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	16.0%	30.7%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			81.3%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	11/13/2014	5/22/2015	6.7%	64.4%				39.8%
Georgia	39.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	98.5%	10/31/2013	7/16/2014	15.0%	72.6%	5/4/2015	8/3/2015	13.0%	71.9%
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	17.0%	76.3%	12/3/2013	4/7/2014	17.0%	50.7%	4/15/2015			80.7%
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	20.0%	68.7%	10/30/2014	2/25/2015	10.3%	52.9%				78.7%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	11/13/2013	5/21/2014	30.9%	Not Filing				80.0%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	12/4/2013	3/4/2014	23.5%	47.4%	8/14/2015			71.8%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/1/2014	Disapproved	0.0%	91.7%				39.0%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	74.5%	5/15/2014							52.9%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	10/18/2013	2/4/2014	15.0%	15.0%	4/13/2015	6/16/2015	15.0%	74.9%
Maine	39.0%	6/22/2004	39.0%	3.0%	10/19/2010	3.0%	14.9%	7/14/2014	12/8/2014	14.9%	Not Filing				64.5%
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%	10/22/2010	30.0%	Not Filing				50.0%	3/4/2015	3/27/2015	25.0%	125.9%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/12/2010	30.7%	25.0%	4/21/2014	5/20/2014	25.0%	25.0%	8/11/2015			104.2%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	1/3/2014	2/6/2014	30.0%	15.4%	4/17/2015	Disapproved	0.0%	134.9%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	12/2/2013	2/7/2014	11.0%	Not Filing				100.6%
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%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	12/17/2013	Disapproved	0.0%	100.0%				17.9%
New Jersey	39.0%	4/4/2005	12.0%	30.0%	7/16/2010	30.0%	85.1%	12/9/2013	7/3/2014	52.1%	Not Filing				121.5%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	26.1%	55.5%	12/20/2013	5/21/2014	15.0%	35.2%	5/19/2015	7/31/2015	15.0%	131.8%
Nevada	39.0%	6/7/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	2/4/2014	10/16/2014	35.0%	Not Filing				87.7%
Ohio	39.0%	6/10/2004	25.0%	34.5%	6/1/2010	34.5%	68.2%	3/11/2014	3/31/2015	15.0%	46.3%				93.3%
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	Disapproved	0.0%	Not Filing				80.7%
Rhode Island	39.0%	4/8/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	10/31/2013							73.8%
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	12.0%	85.1%	3/13/2014	4/28/2014	16.0%	59.6%				68.9%
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	8/21/2014	40.0%	Not Filing				94.6%
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%	25.6%	6/24/2014	8/14/2014	25.6%	Not Filing				127.0%
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%
														Nationwide Average (Excluding Virginia)	**92.4%**
														Virginia Rate Increase to Achieve Nationwide Averag	**38.4%**

**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 year

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_LTC3 NQ Comp_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3_NQ_Comp_VA_38.4_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC3_NQ_Comp_VA_20151104.pdf (Superceded)
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_LTC3 NQ Comp_20151104.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*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3_NQ_Comp_VA_20150326.pdf Prem_LTC3_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC3_NQ_Comp_VA_20150326.pdf (Superceded)
03/06/2015	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_LTC3 NQ Comp_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-129963420

Effective Date: On Approval

(Projected) Number of Insureds Affected: 73

New Rates

Average Annual Premium Per Member: 2,475

Revised Rates

Average Annual Premium Per Member: 3,425

Average Requested Percentage Rate Change Per Member: 38.4%

Minimum Requested Percentage Rate Change Per Member: 38.4%

Maximum Requested Percentage Rate Change Per Member: 38.4%

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

Form#	"Product Name"(if applicable)
H-LTC3J	Long Term Care
H-LTC3J-1	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider
H-IBOR	Increased Benefits Option 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-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

Fractional Premiums (expressed as a percent of annual premium)	
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Quarterly	26.0%
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RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

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Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

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Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

November 2015

Product or Rider	Form Number
Long Term Care	H-LTC3J
Long Term Care	H-LTC3J-1
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1993 through September 1994.

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 Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living Care and Respite Care provided in a Home or Community Based setting.

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. Increased Benefit option pays 100% 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 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture 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	
	1993 through 1994	1995 and Later
1 - 4	118.6%	109.4%
5 - 7	148.7%	117.9%
8	160.5%	121.2%
9	160.5%	125.2%
10 - 11	167.1%	128.6%
12 - 13	169.2%	134.0%
14 - 15	165.8%	146.8%
16	165.8%	145.0%
17	165.8%	146.5%
18	162.4%	144.5%
19	164.1%	144.5%
20	162.4%	141.0%
21	159.9%	137.5%
22	155.9%	134.0%
23	152.0%	130.7%
24	148.2%	127.4%
25	144.5%	124.2%
26	140.9%	121.1%
27	137.4%	118.1%
28	134.0%	115.1%
29	130.6%	112.3%
30	127.3%	109.5%
31	124.2%	106.7%
32	121.1%	104.1%
33	118.0%	101.5%
34	115.1%	98.9%
35	112.2%	96.4%
36	109.4%	94.0%
37	106.7%	91.7%
38	104.0%	89.4%
39	101.4%	87.2%
40	98.9%	85.0%
41+	97.6%	83.3%

A cumulative 1.2% 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 3.8% 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 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-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	44.1%
Semi-Annual	0.51*AP	21.5%
Quarterly	0.26*AP	10.7%
Monthly	0.09*AP	23.7%

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 where accumulation and discounting occur at 4.5%.

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 38.4% was the maximum percentage increase that was allowable at this time. The company has revised its request to 38.4% 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 38.4% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 38.4% 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: $2,475
After increase: $3,425

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	3.7%
48 - 52	5.7%
53 - 57	15.2%
58 - 62	23.0%
63 - 67	31.5%
68 - 72	17.2%
73 +	3.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.2%
60-day	14.0%
90-day	0.5%
100-day	43.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.8%
3-Year	25.9%
5-Year	34.2%
Unlimited	36.1%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.4%
Compound	39.5%
CPI	51.1%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	25.3%
Standard	42.5%
Increased	32.2%

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	73	$180,705
Nationwide	2,018	$5,840,148

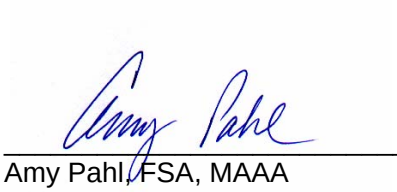
22. Actuarial Certification

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
LTC3 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	1993	614,433	0	0	0.0%	1,512	1,862,596	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	5,469,556	17,554	98,758	1.8%	4,162	15,663,766	50,271	282,824	1.8%				0.0522		0.9478		5.85%	2.8638
	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
	1996	6,678,177	202,759	250,521	3.8%	3,751	17,068,788	518,234	640,308	3.8%				0.0477		0.9523		5.85%	2.5559
	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	5,050,649	11,874,811	9,827,850	194.6%	1,731	4,663,049	10,963,507	9,073,636	194.6%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	5.47%	0.9233
	2015	4,594,691	11,868,520	9,834,834	214.0%	1,591	4,025,815	10,399,059	8,617,167	214.0%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	5.43%	0.8762
	2016	4,156,947	11,308,242	9,750,752	234.6%	1,455	3,459,024	9,409,665	8,113,667	234.6%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	3,739,598	10,808,972	9,600,493	256.7%	1,323	2,956,766	8,546,267	7,590,766	256.7%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	3,344,500	10,290,466	9,387,405	280.7%	1,198	2,512,787	7,731,427	7,052,939	280.7%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	2,973,216	9,995,825	9,105,771	306.3%	1,079	2,121,947	7,133,896	6,498,676	306.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	2,626,975	9,699,589	8,752,501	333.2%	966	1,780,146	6,572,839	5,931,053	333.2%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	2,306,628	9,364,563	8,338,147	361.5%	860	1,483,491	6,022,750	5,362,618	361.5%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	2,012,627	8,978,119	7,869,908	391.0%	762	1,227,912	5,477,588	4,801,464	391.0%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	1,745,008	8,544,570	7,369,414	422.3%	671	1,010,045	4,945,767	4,265,563	422.3%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	1,503,406	8,076,570	6,858,264	456.2%	587	825,841	4,436,568	3,767,336	456.2%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	1,287,080	7,590,059	6,358,704	494.0%	511	670,953	3,956,689	3,314,785	494.0%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,094,957	7,098,177	5,872,814	536.4%	443	541,759	3,512,008	2,905,728	536.4%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	925,697	6,608,035	5,399,171	583.3%	381	434,859	3,104,215	2,536,335	583.3%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	777,753	6,123,265	4,934,624	634.5%	326	347,041	2,732,260	2,201,878	634.5%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	649,443	5,646,436	4,482,535	690.2%	278	275,396	2,394,365	1,900,814	690.2%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	539,011	5,178,872	4,041,572	749.8%	235	217,316	2,087,991	1,629,460	749.8%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	444,681	4,721,516	3,613,727	812.7%	198	170,544	1,810,792	1,385,933	812.7%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	364,709	4,276,368	3,199,289	877.2%	166	133,132	1,561,032	1,167,858	877.2%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	297,410	3,846,130	2,809,837	944.8%	138	103,388	1,337,018	976,774	944.8%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	241,191	3,439,190	2,470,733	1024.4%	114	79,877	1,138,986	818,254	1024.4%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	194,563	3,064,487	2,179,008	1119.9%	94	61,413	967,292	687,794	1119.9%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	156,158	2,724,413	1,919,438	1229.2%	77	47,026	820,436	578,024	1229.2%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	124,728	2,416,862	1,684,236	1350.3%	63	35,892	695,482	484,660	1350.3%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	99,160	2,138,697	1,471,728	1484.2%	51	27,307	588,951	405,282	1484.2%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	78,473	1,886,937	1,280,015	1631.2%	41	20,698	497,703	337,620	1631.2%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	61,815	1,659,062	1,106,784	1790.5%	33	15,625	419,357	279,759	1790.5%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	48,460	1,452,484	947,908	1956.1%	26	11,743	351,967	229,698	1956.1%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	37,796	1,264,722	803,168	2125.0%	21	8,782	293,870	186,623	2125.0%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	29,315	1,094,221	672,891	2295.4%	16	6,532	243,821	149,938	2295.4%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	22,598	940,257	558,953	2473.4%	13	4,828	200,887	119,421	2473.4%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	17,305	801,580	456,178	2636.1%	10	3,544	164,173	93,431	2636.1%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	13,156	676,951	366,365	2784.8%	8	2,583	132,884	71,917	2784.8%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	9,925	566,151	290,887	2931.0%	6	1,867	106,493	54,716	2931.0%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	7,425	469,157	229,219	3087.1%	4	1,338	84,554	41,311	3087.1%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	5,506	385,396	178,856	3248.5%	3	951	66,554	30,887	3248.5%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	4,043	314,007	138,537	3426.2%	2	669	51,961	22,925	3426.2%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	2,938	253,981	106,047	3609.2%	2	466	40,270	16,814	3609.2%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	2,110	203,935	79,997	3791.3%	1	321	30,989	12,156	3791.3%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	47,109,735	198,320,370	164,017,968	348.2%	17,361	34,665,003	121,419,308	103,129,683	297.5%									
	Lifetime	163,308,418	278,404,525	256,454,391	157.0%	76,889	246,650,736	229,130,131	238,005,534	96.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 38.4% Increase
LTC3 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	1993	614,433	0	0	0.0%	1,512	1,862,596	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	5,469,556	17,554	98,758	1.8%	4,162	15,663,766	50,271	282,824	1.8%				0.0522		0.9478		5.85%	2.8638
	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
	1996	6,678,177	202,759	250,521	3.8%	3,751	17,068,788	518,234	640,308	3.8%				0.0477		0.9523		5.85%	2.5559
	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	5,843,765	11,832,893	9,643,822	165.0%	1,714	5,395,299	10,924,806	8,903,730	165.0%	1.1958	1.1092	1.0063	0.0767	0.0100	0.9141	0.8936	5.47%	0.9233
	2015	6,053,716	11,723,474	9,477,280	156.6%	1,575	5,304,195	10,271,971	8,303,882	156.6%	1.1573	1.0944	1.0122	0.0811	0.0000	0.9189	0.8871	5.43%	0.8762
	2016	5,476,969	11,063,373	9,396,254	171.6%	1,440	4,557,423	9,205,908	7,818,687	171.6%	1.0000	1.0826	1.0122	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	4,927,092	10,506,030	9,251,459	187.8%	1,310	3,895,675	8,306,741	7,314,797	187.8%	1.0000	1.0812	1.0122	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	4,406,532	9,958,827	9,046,117	205.3%	1,186	3,310,712	7,482,259	6,796,523	205.3%	1.0000	1.0801	1.0122	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	3,917,348	9,653,931	8,774,723	224.0%	1,068	2,795,763	6,889,891	6,262,411	224.0%	1.0000	1.0779	1.0122	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	3,461,160	9,359,038	8,434,295	243.7%	956	2,345,424	6,342,068	5,715,424	243.7%	1.0000	1.0747	1.0122	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	3,039,089	9,032,090	8,035,006	264.4%	851	1,954,568	5,808,923	5,167,656	264.4%	1.0000	1.0718	1.0122	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	2,651,728	8,657,085	7,583,790	286.0%	754	1,617,831	5,281,724	4,626,902	286.0%	1.0000	1.0686	1.0122	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	2,299,128	8,237,604	7,101,492	308.9%	664	1,330,781	4,768,089	4,110,485	308.9%	1.0000	1.0669	1.0122	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	1,980,807	7,785,492	6,608,926	333.6%	581	1,088,084	4,276,675	3,630,371	333.6%	1.0000	1.0671	1.0122	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	1,695,787	7,315,914	6,127,528	361.3%	506	884,012	3,813,778	3,194,273	361.3%	1.0000	1.0699	1.0122	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,442,656	6,841,400	5,659,303	392.3%	438	713,792	3,384,961	2,800,087	392.3%	1.0000	1.0725	1.0122	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	1,219,648	6,368,719	5,202,879	426.6%	377	572,946	2,991,793	2,444,124	426.6%	1.0000	1.0743	1.0122	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	1,024,725	5,901,307	4,755,221	464.0%	323	457,242	2,633,221	2,121,826	464.0%	1.0000	1.0747	1.0122	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	855,671	5,441,620	4,319,568	504.8%	275	362,846	2,307,513	1,831,708	504.8%	1.0000	1.0747	1.0122	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	710,171	4,990,914	3,894,637	548.4%	233	286,323	2,012,211	1,570,220	548.4%	1.0000	1.0732	1.0122	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	585,888	4,550,076	3,482,347	594.4%	196	224,699	1,745,041	1,335,546	594.4%	1.0000	1.0707	1.0122	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	480,520	4,121,036	3,082,975	641.6%	164	175,408	1,504,330	1,125,400	641.6%	1.0000	1.0664	1.0122	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	391,851	3,706,388	2,707,682	691.0%	137	136,218	1,288,439	941,263	691.0%	1.0000	1.0640	1.0122	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	317,780	3,314,209	2,380,907	749.2%	113	105,242	1,097,595	788,505	749.2%	1.0000	1.0712	1.0122	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	256,346	2,953,108	2,099,788	819.1%	93	80,915	932,135	662,789	819.1%	1.0000	1.0801	1.0122	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	205,745	2,625,385	1,849,655	899.0%	77	61,958	790,614	557,009	899.0%	1.0000	1.0842	1.0122	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	164,335	2,329,007	1,623,004	987.6%	62	47,289	670,201	467,040	987.6%	1.0000	1.0853	1.0122	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	130,648	2,060,951	1,418,222	1085.5%	51	35,978	567,542	390,548	1085.5%	1.0000	1.0858	1.0122	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	103,392	1,818,339	1,233,479	1193.0%	41	27,271	479,610	325,345	1193.0%	1.0000	1.0857	1.0122	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	81,444	1,598,747	1,066,546	1309.5%	33	20,586	404,111	269,588	1309.5%	1.0000	1.0844	1.0122	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	63,849	1,399,678	913,446	1430.6%	26	15,472	339,171	221,347	1430.6%	1.0000	1.0793	1.0122	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	49,799	1,218,742	773,968	1554.2%	21	11,571	283,186	179,839	1554.2%	1.0000	1.0732	1.0122	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	38,624	1,054,439	648,427	1678.8%	16	8,606	234,957	144,487	1678.8%	1.0000	1.0671	1.0122	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	29,774	906,073	538,631	1809.0%	13	6,361	193,583	115,079	1809.0%	1.0000	1.0645	1.0122	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	22,800	772,438	439,593	1928.0%	10	4,670	158,205	90,034	1928.0%	1.0000	1.0529	1.0122	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	17,334	652,339	353,045	2036.8%	8	3,403	128,053	69,302	2036.8%	1.0000	1.0436	1.0122	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	13,076	545,568	280,312	2143.7%	6	2,460	102,622	52,727	2143.7%	1.0000	1.0398	1.0122	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	9,783	452,101	220,886	2257.9%	4	1,763	81,480	39,809	2257.9%	1.0000	1.0405	1.0122	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	7,254	371,384	172,354	2376.0%	3	1,253	64,134	29,764	2376.0%	1.0000	1.0396	1.0122	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	5,327	302,591	133,501	2505.9%	2	882	50,072	22,091	2505.9%	1.0000	1.0419	1.0122	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	3,871	244,747	102,191	2639.7%	2	614	38,806	16,203	2639.7%	1.0000	1.0406	1.0122	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	2,780	196,520	77,089	2772.9%	1	422	29,862	11,714	2772.9%	1.0000	1.0378	1.0122	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	73,552,304	183,036,340	149,657,645	203.5%	16,793	43,218,288	118,273,256	99,882,539	231.1%									
	Lifetime	189,750,987	263,120,494	242,094,068	127.6%	76,321	255,204,021	225,984,079	234,758,390	92.0%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3 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	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	157,217	445,634	422,470	268.7%	62	145,152	411,435	390,048	268.7%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	5.47%	0.9233
	2015	142,158	478,300	424,139	298.4%	57	124,557	419,081	371,625	298.4%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	5.43%	0.8762
	2016	127,850	478,227	419,990	328.5%	52	106,385	397,936	349,476	328.5%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	114,352	459,870	412,105	360.4%	48	90,414	363,603	325,837	360.4%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	101,709	437,738	402,239	395.5%	43	76,416	328,881	302,210	395.5%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	89,956	424,446	387,644	430.9%	39	64,200	302,922	276,657	430.9%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	79,112	410,253	370,443	468.3%	35	53,609	278,004	251,027	468.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	69,186	394,549	351,206	507.6%	31	44,496	253,752	225,875	507.6%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	60,172	377,710	332,864	553.2%	28	36,711	230,443	203,082	553.2%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	52,049	360,263	314,316	603.9%	25	30,127	208,527	181,933	603.9%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	44,787	342,036	294,279	657.1%	22	24,602	187,885	161,651	657.1%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	38,344	322,946	273,561	713.4%	19	19,989	168,351	142,607	713.4%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	32,671	302,981	251,806	770.7%	17	16,165	149,908	124,587	770.7%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	27,712	282,524	230,945	833.4%	15	13,018	132,720	108,490	833.4%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	23,407	261,671	208,936	892.6%	13	10,444	116,760	93,230	892.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	19,694	240,396	187,000	949.5%	11	8,351	101,940	79,297	949.5%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	16,511	219,333	167,765	1016.1%	10	6,657	88,429	67,639	1016.1%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	13,800	199,266	150,745	1092.4%	8	5,292	76,422	57,814	1092.4%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	11,501	180,307	134,069	1165.8%	7	4,198	65,819	48,940	1165.8%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	9,561	162,558	119,278	1247.6%	6	3,324	56,509	41,464	1247.6%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	7,930	146,438	107,269	1352.8%	5	2,626	48,497	35,525	1352.8%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	6,562	132,416	98,117	1495.2%	4	2,071	41,796	30,970	1495.2%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	5,419	120,384	90,029	1661.5%	4	1,632	36,253	27,112	1661.5%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	4,464	109,911	82,590	1850.3%	3	1,284	31,628	23,766	1850.3%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	3,667	100,734	75,949	2071.1%	3	1,010	27,740	20,915	2071.1%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	3,003	92,640	70,132	2335.3%	2	792	24,435	18,498	2335.3%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	2,450	85,383	64,581	2635.6%	2	619	21,582	16,324	2635.6%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	1,991	78,618	58,670	2947.3%	2	482	19,051	14,217	2947.3%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	1,609	72,021	52,268	3248.3%	1	374	16,735	12,145	3248.3%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	1,293	65,453	45,938	3552.7%	1	288	14,585	10,236	3552.7%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,032	58,880	39,524	3830.0%	1	220	12,580	8,444	3830.0%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	817	52,397	33,672	4120.7%	1	167	10,732	6,896	4120.7%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	641	46,161	28,258	4406.7%	1	126	9,061	5,547	4406.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	498	40,230	23,373	4692.7%	1	94	7,567	4,396	4692.7%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	382	34,691	19,121	5001.5%	1	69	6,252	3,446	5001.5%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	289	29,613	15,473	5344.9%	1	50	5,114	2,672	5344.9%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	216	25,093	12,656	5864.0%	1	36	4,152	2,094	5864.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	158	21,082	9,985	6316.6%	1	25	3,343	1,583	6316.6%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	113	17,529	7,753	6834.4%	1	17	2,664	1,178	6834.4%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	1,447,187	8,466,764	7,204,940	497.9%	653	1,064,430	5,029,768	4,452,308	418.3%									
	Lifetime	5,344,295	12,232,713	11,189,196	209.4%	2,700	8,367,002	10,016,910	10,273,303	122.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 38.4% Increase
LTC3 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	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	177,801	444,171	416,086	234.0%	62	164,156	410,084	384,155	234.0%	1.1621	1.1225	1.0051	0.0777	0.0100	0.9131	0.8913	5.47%	0.9233
	2015	187,300	472,647	408,719	218.2%	57	164,110	414,128	358,115	218.2%	1.1909	1.1050	1.0122	0.0816	0.0000	0.9184	0.8782	5.43%	0.8762
	2016	168,448	468,149	404,721	240.3%	52	140,167	389,550	336,771	240.3%	1.0000	1.0877	1.0122	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	150,663	447,104	397,123	263.6%	47	119,124	353,509	313,991	263.6%	1.0000	1.0838	1.0122	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	134,006	423,638	387,616	289.3%	43	100,682	318,288	291,223	289.3%	1.0000	1.0841	1.0122	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	118,521	409,898	373,551	315.2%	39	84,587	292,539	266,599	315.2%	1.0000	1.0764	1.0122	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	104,234	395,801	356,975	342.5%	35	70,633	268,211	241,901	342.5%	1.0000	1.0735	1.0122	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	91,156	380,513	338,437	371.3%	31	58,626	244,724	217,663	371.3%	1.0000	1.0710	1.0122	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	79,279	364,188	320,762	404.6%	28	48,368	222,192	195,698	404.6%	1.0000	1.0766	1.0122	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	68,577	347,311	302,889	441.7%	25	39,694	201,030	175,318	441.7%	1.0000	1.0784	1.0122	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	59,009	329,704	283,580	480.6%	22	32,414	181,111	155,774	480.6%	1.0000	1.0749	1.0122	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	50,520	311,279	263,616	521.8%	19	26,336	162,269	137,423	521.8%	1.0000	1.0727	1.0122	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	43,045	292,019	242,651	563.7%	17	21,298	144,484	120,058	563.7%	1.0000	1.0672	1.0122	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	36,512	272,292	222,549	609.5%	15	17,152	127,913	104,545	609.5%	1.0000	1.0682	1.0122	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	30,839	252,187	201,340	652.9%	13	13,761	112,528	89,840	652.9%	1.0000	1.0581	1.0122	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	25,947	231,676	180,201	694.5%	11	11,003	98,242	76,414	694.5%	1.0000	1.0509	1.0122	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	21,755	211,373	161,666	743.1%	10	8,771	85,220	65,180	743.1%	1.0000	1.0571	1.0122	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	18,182	192,031	145,265	799.0%	8	6,973	73,648	55,712	799.0%	1.0000	1.0621	1.0122	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	15,153	173,758	129,195	852.6%	7	5,531	63,428	47,161	852.6%	1.0000	1.0542	1.0122	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	12,597	156,652	114,942	912.5%	6	4,379	54,456	39,957	912.5%	1.0000	1.0573	1.0122	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	10,448	141,117	103,370	989.4%	5	3,460	46,735	34,234	989.4%	1.0000	1.0712	1.0122	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	8,646	127,603	94,550	1093.5%	4	2,729	40,277	29,844	1093.5%	1.0000	1.0919	1.0122	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	7,139	116,008	86,756	1215.2%	4	2,150	34,935	26,126	1215.2%	1.0000	1.0978	1.0122	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	5,881	105,916	79,588	1353.3%	3	1,692	30,479	22,902	1353.3%	1.0000	1.1002	1.0122	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	4,832	97,072	73,188	1514.8%	3	1,330	26,732	20,154	1514.8%	1.0000	1.1058	1.0122	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	3,957	89,272	67,582	1708.0%	2	1,044	23,547	17,826	1708.0%	1.0000	1.1139	1.0122	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	3,228	82,279	62,233	1927.7%	2	816	20,797	15,730	1927.7%	1.0000	1.1149	1.0122	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	2,623	75,760	56,537	2155.6%	1	636	18,358	13,700	2155.6%	1.0000	1.1047	1.0122	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	2,120	69,403	50,368	2375.8%	1	493	16,126	11,703	2375.8%	1.0000	1.0888	1.0122	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	1,704	63,073	44,268	2598.4%	1	380	14,054	9,864	2598.4%	1.0000	1.0805	1.0122	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,360	56,739	38,087	2801.2%	1	290	12,122	8,137	2801.2%	1.0000	1.0650	1.0122	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	1,077	50,492	32,448	3013.8%	1	221	10,341	6,646	3013.8%	1.0000	1.0629	1.0122	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	845	44,483	27,230	3223.0%	1	166	8,732	5,345	3223.0%	1.0000	1.0565	1.0122	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	656	38,768	22,523	3432.2%	1	123	7,292	4,237	3432.2%	1.0000	1.0520	1.0122	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	504	33,430	18,426	3658.0%	1	91	6,025	3,321	3658.0%	1.0000	1.0529	1.0122	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	381	28,537	14,911	3909.2%	1	66	4,928	2,575	3909.2%	1.0000	1.0557	1.0122	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	284	24,181	12,196	4288.9%	1	47	4,001	2,018	4288.9%	1.0000	1.0838	1.0122	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	208	20,316	9,622	4619.9%	1	33	3,221	1,526	4619.9%	1.0000	1.0641	1.0122	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	149	16,892	7,471	4998.6%	1	23	2,567	1,135	4998.6%	1.0000	1.0689	1.0122	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	2,247,729	7,798,805	6,576,673	292.6%	631	1,321,892	4,895,500	4,313,373	326.3%									
	Lifetime	6,144,838	11,564,754	10,560,929	171.9%	2,678	8,624,464	9,882,642	10,134,368	117.5%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	614,433	0	187,056	30.4%
1994	5,469,556	98,758	246,530	6.3%
1995	7,026,567	849,821	2,977,639	54.5%
1996	6,678,177	250,521	3,936,001	62.7%
1997	6,475,434	1,835,343	3,872,353	88.1%
1998	6,350,140	1,950,692	3,952,529	93.0%
1999	6,228,692	1,035,656	3,841,262	78.3%
2000	6,131,786	3,942,834	3,813,924	126.5%
2001	6,063,252	5,173,087	3,747,675	147.1%
2002	5,970,997	5,809,792	3,712,885	159.5%
2003	5,863,674	4,446,446	3,619,471	137.6%
2004	6,114,247	5,194,212	3,507,695	142.3%
2005	6,224,014	5,131,511	2,871,191	128.6%
2006	6,003,140	4,858,810	3,188,870	134.1%
2007	5,877,701	5,791,406	2,874,470	147.4%
2008	5,654,625	8,155,222	2,275,988	184.5%
2009	5,520,015	10,162,052	2,882,401	236.3%
2010	6,000,315	8,794,381	1,725,205	175.3%
2011	6,153,173	9,401,805	1,111,655	170.9%
2012	5,778,746	9,554,074	1,190,059	185.9%
Total	116,198,683	92,436,423	55,534,860	127.3%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	53,851	0	12,589	23.4%
1994	218,574	0	5,206	2.4%
1995	232,328	0	96,469	41.5%
1996	227,874	85,530	131,907	95.4%
1997	225,259	141,978	134,543	122.8%
1998	224,365	51,457	138,735	84.8%
1999	224,392	2,530	138,674	62.9%
2000	220,451	1,352	134,604	61.7%
2001	218,720	146,346	121,653	122.5%
2002	209,259	342,526	122,244	222.1%
2003	205,949	39,643	128,915	81.8%
2004	202,473	515,939	143,539	325.7%
2005	200,984	118,939	104,287	111.1%
2006	199,121	554	129,562	65.3%
2007	190,068	625,597	88,269	375.6%
2008	176,181	878,285	104,615	557.9%
2009	171,237	89,125	115,855	119.7%
2010	156,518	371,066	63,953	277.9%
2011	155,916	435,314	107,232	348.0%
2012	183,591	138,075	-4,454	72.8%
Total	3,897,109	3,984,256	2,018,397	154.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

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

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	479.79	464.78	449.78	18-44	13.66	13.08	12.70
45-49	532.50	510.95	489.40	45-49	17.89	17.12	16.54
50-54	579.24	551.54	524.03	50-54	22.89	21.74	20.78
55	712.18	685.82	659.46	55	32.70	31.55	30.20
56	754.11	727.95	701.60	56	35.59	34.44	33.09
57	799.51	773.35	747.00	57	39.05	37.71	36.36
58	845.88	819.71	793.36	58	42.32	40.98	39.82
59	890.70	864.73	838.76	59	45.79	44.44	43.09
60	931.48	906.28	881.08	60	49.25	47.90	46.55
61	967.07	943.03	919.17	61	52.33	51.17	49.83
62	1,000.93	977.85	954.95	62	55.60	54.44	53.10
63	1,037.68	1,014.59	991.51	63	59.25	57.91	56.75
64	1,081.92	1,056.91	1,031.71	64	63.48	62.14	60.79
65	1,138.67	1,108.66	1,078.65	65	68.87	67.14	65.22
66	1,210.43	1,172.53	1,134.83	66	75.41	73.10	70.60
67	1,294.50	1,247.56	1,200.62	67	83.11	79.84	76.76
68	1,385.68	1,331.05	1,276.22	68	91.19	87.53	83.68
69	1,479.37	1,420.50	1,361.64	69	99.84	95.80	91.57
70	1,570.75	1,514.00	1,457.06	70	108.31	104.46	100.61
71	1,659.44	1,611.53	1,563.82	71	116.96	113.69	110.62
72	1,762.55	1,725.81	1,689.06	72	127.16	124.85	122.35
73	1,901.44	1,871.63	1,841.81	73	140.82	138.90	136.97
74	2,097.48	2,064.00	2,030.72	74	159.86	157.36	155.06

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,372.19	2,318.32	2,264.46	75	186.03	181.80	177.56
76	2,739.05	2,643.63	2,548.02	76	220.66	212.77	204.88
77	3,179.40	3,026.27	2,873.14	77	262.79	249.90	237.01
78	3,666.30	3,446.99	3,227.68	78	310.49	291.64	272.79
79	4,173.02	3,886.19	3,599.55	79	362.05	337.04	312.03
80		4,324.80	3,976.80	80	415.72	384.75	353.78
81		4,746.88	4,349.43	81	469.97	433.81	397.64
82		5,152.79	4,716.67	82	524.42	483.63	443.04
83		5,546.58	5,079.88	83	579.05	534.23	489.60
84		5,932.30	5,440.39	84	633.69	585.40	537.11
				85	688.51	636.76	584.82
				86	757.38	700.44	643.31
				87	833.18	770.47	707.56
				88	916.48	847.61	778.35
				89	1,008.05	932.45	856.27
				90	1,108.86	1,025.75	941.87
				91	1,219.66	1,128.29	1,036.14
				92	1,341.63	1,241.21	1,139.83
				93	1,475.72	1,365.29	1,253.91
				94	1,623.27	1,501.88	1,379.34
				95	1,785.63	1,652.13	1,517.27
				96	1,964.16	1,817.38	1,669.05
				97	2,160.57	1,999.17	1,836.04
				98	2,376.61	2,199.05	2,019.56
				99	2,614.20	2,418.94	2,221.56

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	509.80	494.79	479.79	18-44	14.43	14.04	13.66
45-49	561.35	539.61	518.07	45-49	18.85	18.08	17.51
50-54	606.75	585.98	565.39	50-54	24.05	23.09	22.32
55	791.24	751.61	712.18	55	36.36	34.44	32.70
56	845.88	802.79	759.89	56	40.01	37.90	35.97
57	903.59	857.80	812.02	57	44.05	41.75	39.44
58	961.88	913.98	866.08	58	48.09	45.79	43.28
59	1,018.05	968.61	919.17	59	52.33	49.83	47.32
60	1,070.00	1,019.59	969.19	60	56.56	53.87	51.17
61	1,115.97	1,065.19	1,014.21	61	60.41	57.71	55.02
62	1,159.45	1,108.09	1,056.53	62	64.45	61.75	58.87
63	1,204.85	1,151.95	1,099.24	63	68.87	65.98	62.91
64	1,256.22	1,200.81	1,145.60	64	73.87	70.60	67.52
65	1,318.35	1,258.52	1,198.50	65	79.84	76.18	72.53
66	1,394.34	1,327.78	1,261.22	66	86.76	82.53	78.49
67	1,483.99	1,409.92	1,335.67	67	95.03	90.03	85.22
68	1,585.95	1,504.96	1,424.16	68	104.27	98.69	93.30
69	1,698.87	1,613.65	1,528.43	69	114.46	108.69	102.73
70	1,821.22	1,735.81	1,650.59	70	125.62	119.85	113.89
71	1,955.12	1,874.13	1,793.33	71	138.13	132.55	126.97
72	2,114.02	2,038.42	1,962.62	72	152.94	147.74	142.36
73	2,315.25	2,240.03	2,165.00	73	171.98	166.60	161.21
74	2,575.34	2,491.27	2,407.20	74	196.42	190.26	183.91

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,911.42	2,803.50	2,695.76	75	228.35	219.89	211.42
76	3,333.30	3,183.63	3,033.96	76	268.36	256.24	243.93
77	3,824.24	3,618.59	3,413.13	77	315.69	298.57	281.45
78	4,359.62	4,090.11	3,820.78	78	368.98	345.89	322.81
79	4,915.59	4,580.09	4,244.78	79	426.31	397.06	367.82
				80	486.52	451.12	415.72
				81	548.08	506.91	465.74
				82	610.60	564.05	517.49
				83	673.89	622.34	570.78
				84	737.76	681.20	624.64
				85	801.82	740.46	679.09
				86	882.04	814.52	747.00
				87	970.34	895.90	821.64
				88	1,067.30	985.54	903.78
				89	1,174.07	1,084.04	994.20
				90	1,291.42	1,192.54	1,093.66
				91	1,420.50	1,311.81	1,203.12
				92	1,562.48	1,443.01	1,323.35
				93	1,718.69	1,587.29	1,455.71
				94	1,890.48	1,746.00	1,601.34
				95	2,079.58	1,920.68	1,761.39
				96	2,287.54	2,112.67	1,937.61
				97	2,516.28	2,323.90	2,131.33
				98	2,767.91	2,556.29	2,344.49
				99	3,044.73	2,811.96	2,578.99

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.63	547.12	524.80	18-44	16.16	15.58	14.81
45-49	618.87	597.33	575.59	45-49	20.78	20.20	19.43
50-54	703.33	682.55	661.97	50-54	27.70	26.93	26.16
55	883.58	850.49	817.60	55	40.59	39.05	37.51
56	944.37	908.59	872.62	56	44.63	42.90	41.36
57	1,012.28	973.81	935.14	57	49.25	47.52	45.59
58	1,083.46	1,042.49	1,001.70	58	54.25	52.33	50.21
59	1,154.26	1,111.55	1,068.65	59	59.44	57.14	55.02
60	1,221.01	1,176.96	1,132.90	60	64.45	62.14	59.83
61	1,281.42	1,236.79	1,192.15	61	69.45	67.14	64.64
62	1,339.71	1,294.69	1,249.87	62	74.64	72.14	69.64
63	1,401.46	1,356.06	1,310.85	63	80.22	77.53	75.03
64	1,472.25	1,426.08	1,379.91	64	86.57	83.88	81.18
65	1,558.05	1,510.15	1,462.25	65	94.26	91.38	88.49
66	1,663.28	1,612.30	1,561.52	66	103.50	100.23	96.96
67	1,788.33	1,734.08	1,680.02	67	114.27	110.81	107.15
68	1,932.61	1,875.67	1,818.92	68	126.78	122.93	119.08
69	2,095.55	2,037.45	1,979.36	69	141.01	136.97	133.12
70	2,276.58	2,219.63	2,162.69	70	157.17	153.13	149.28
71	2,477.03	2,423.55	2,370.26	71	175.25	171.60	167.94
72	2,705.38	2,653.83	2,602.27	72	196.22	192.76	189.30
73	2,972.59	2,916.04	2,859.48	73	221.23	217.38	213.34
74	3,289.44	3,215.76	3,142.08	74	251.24	245.86	240.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,666.11	3,558.38	3,450.46	75	287.41	278.95	270.48
76	4,109.15	3,946.98	3,785.00	76	330.50	317.23	303.95
77	4,606.64	4,375.78	4,144.93	77	379.75	360.51	341.08
78	5,142.40	4,835.76	4,529.30	78	434.58	408.41	382.06
79	5,700.10	5,318.81	4,937.52	79	494.02	460.74	427.46
				80	557.31	517.49	477.67
				81	623.30	577.90	532.50
				82	691.78	641.77	591.56
				83	762.19	707.94	653.69
				84	833.57	775.66	717.75
				85	905.51	844.15	782.97
				86	996.12	928.60	861.27
				87	1,095.77	1,021.52	947.45
				88	1,205.43	1,123.67	1,042.29
				89	1,326.05	1,236.02	1,146.56
				90	1,458.59	1,359.71	1,261.22
				91	1,604.42	1,495.72	1,387.42
				92	1,764.86	1,645.39	1,526.12
				93	1,941.27	1,809.87	1,678.67
				94	2,135.37	1,990.90	1,846.62
				95	2,348.91	2,190.01	2,031.30
				96	2,583.80	2,408.93	2,234.45
				97	2,842.16	2,649.79	2,457.99
				98	3,126.30	2,914.69	2,703.84
				99	3,438.91	3,206.14	2,974.33

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.65	622.14	599.64	18-44	18.28	17.70	16.93
45-49	719.68	697.94	676.39	45-49	24.24	23.47	22.70
50-54	854.92	827.41	799.71	50-54	33.86	32.70	31.55
55	1,054.99	1,002.28	949.57	55	48.48	45.98	43.48
56	1,121.36	1,062.49	1,003.63	56	52.90	50.21	47.32
57	1,198.69	1,133.67	1,068.65	57	58.29	55.02	51.94
58	1,286.03	1,215.05	1,144.06	58	64.25	60.60	57.14
59	1,381.84	1,305.27	1,228.71	59	70.99	67.14	63.10
60	1,485.34	1,403.38	1,321.62	60	78.49	74.06	69.83
61	1,595.18	1,508.61	1,422.04	61	86.76	81.95	77.34
62	1,711.18	1,620.38	1,529.58	62	95.61	90.61	85.61
63	1,833.73	1,738.89	1,644.24	63	105.42	100.04	94.46
64	1,962.43	1,863.93	1,765.63	64	115.81	110.04	104.27
65	2,097.48	1,995.52	1,893.56	65	126.97	120.81	114.66
66	2,240.41	2,135.18	2,029.76	66	138.90	132.35	125.81
67	2,399.70	2,291.20	2,182.70	67	152.55	145.63	138.51
68	2,584.96	2,473.96	2,362.76	68	168.71	161.40	153.90
69	2,806.19	2,693.26	2,580.34	69	188.14	180.64	172.95
70	3,073.40	2,959.51	2,845.82	70	212.00	204.30	196.42
71	3,391.59	3,277.51	3,163.43	71	240.85	232.77	224.89
72	3,746.91	3,630.90	3,514.90	72	273.37	265.09	256.82
73	4,121.27	3,998.54	3,875.99	73	308.38	299.53	290.49
74	4,495.83	4,358.86	4,222.08	74	344.55	334.16	323.77

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,852.30	4,690.51	4,528.72	75	380.52	367.82	355.13
76	5,178.76	4,979.85	4,780.93	76	415.34	399.18	383.02
77	5,490.80	5,245.52	5,000.24	77	450.74	430.35	409.95
78	5,810.52	5,513.88	5,217.04	78	489.02	463.82	438.62
79	6,160.07	5,811.10	5,462.32	79	532.69	502.29	471.90
				80	583.67	548.46	513.07
				81	643.88	603.87	563.66
				82	711.98	667.35	622.91
				83	785.86	737.18	688.51
				84	863.58	810.86	758.15
				85	943.22	886.66	830.10
				86	1,037.48	975.35	913.21
				87	1,141.17	1,072.88	1,004.59
				88	1,255.25	1,180.23	1,105.01
				89	1,380.87	1,298.35	1,215.43
				90	1,519.00	1,428.20	1,337.01
				91	1,670.98	1,570.94	1,470.71
				92	1,838.15	1,728.11	1,617.88
				93	2,022.06	1,900.87	1,779.67
				94	2,224.25	2,090.93	1,957.62
				95	2,446.64	2,300.05	2,153.46
				96	2,691.34	2,530.13	2,368.73
				97	2,960.47	2,783.10	2,605.54
				98	3,256.54	3,061.47	2,866.02
				99	3,582.23	3,367.54	3,152.66

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	828.95	799.32	769.70	18-44	51.75	49.83	48.09
45-49	875.31	846.26	817.02	45-49	56.75	54.83	52.90
50-54	919.94	891.28	862.61	50-54	61.95	60.02	58.10
55	963.03	934.56	906.28	55	67.14	65.22	63.29
56	991.12	958.99	927.06	56	69.64	67.52	65.22
57	1,027.86	990.54	953.42	57	72.91	70.22	67.52
58	1,071.34	1,028.06	984.77	58	76.57	73.49	70.22
59	1,119.82	1,070.19	1,020.36	59	80.61	76.95	73.30
60	1,171.57	1,115.78	1,059.99	60	84.84	80.80	76.76
61	1,225.82	1,164.64	1,103.47	61	89.45	84.84	80.41
62	1,285.65	1,219.47	1,153.29	62	94.46	89.45	84.65
63	1,354.90	1,283.73	1,212.74	63	100.23	95.03	89.65
64	1,437.82	1,361.25	1,284.88	64	107.15	101.38	95.80
65	1,538.05	1,455.71	1,373.37	65	115.43	109.27	103.11
66	1,658.67	1,569.40	1,480.14	66	125.62	118.70	111.96
67	1,796.60	1,700.22	1,603.84	67	136.97	129.66	122.35
68	1,947.42	1,844.89	1,742.35	68	149.67	141.78	133.89
69	2,107.09	2,000.33	1,893.56	69	162.94	154.67	146.40
70	2,271.19	2,163.08	2,054.96	70	176.79	168.52	160.06
71	2,439.71	2,332.94	2,226.37	71	191.22	182.95	174.49
72	2,628.24	2,522.05	2,415.86	72	207.38	199.11	190.84
73	2,856.59	2,745.01	2,633.63	73	227.20	218.35	209.50
74	3,144.77	3,017.03	2,889.30	74	252.01	241.82	231.62

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

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,512.59	3,352.92	3,193.25	75	283.56	270.67	257.78
76	3,972.76	3,762.30	3,551.84	76	323.19	306.07	288.76
77	4,509.49	4,233.62	3,957.75	77	369.36	346.85	324.15
78	5,100.46	4,750.34	4,400.22	78	420.73	391.87	362.82
79	5,722.99	5,295.53	4,868.27	79	475.55	439.96	404.37
80		5,852.66	5,350.94	80		489.79	447.85
81		6,407.85	5,839.38	81		540.38	492.48
82		6,959.01	6,331.09	82		591.36	538.08
83		7,507.09	6,824.92	83		642.73	584.44
84		8,053.24	7,320.48	84		694.28	630.99

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	900.13	864.54	828.95	18-44	56.17	54.06	51.75
45-49	957.07	916.29	875.31	45-49	62.14	59.44	56.75
50-54	1,012.09	966.11	919.94	50-54	68.10	65.02	61.95
55	1,076.34	1,019.59	963.03	55	75.22	71.18	67.14
56	1,133.67	1,072.69	1,011.71	56	79.84	75.41	71.18
57	1,206.97	1,140.98	1,075.00	57	85.61	80.99	76.18
58	1,289.11	1,217.55	1,145.79	58	92.15	86.95	81.95
59	1,372.60	1,295.08	1,217.55	59	98.69	93.11	87.53
60	1,450.52	1,366.83	1,283.15	60	105.04	99.07	92.92
61	1,517.85	1,428.20	1,338.36	61	110.62	104.08	97.53
62	1,579.98	1,484.37	1,388.95	62	116.00	108.88	101.96
63	1,644.62	1,543.63	1,442.82	63	121.58	114.08	106.77
64	1,719.65	1,613.84	1,508.04	64	128.12	120.24	112.35
65	1,812.76	1,702.91	1,593.07	65	136.20	127.93	119.66
66	1,930.11	1,816.99	1,704.07	66	146.01	137.55	128.89
67	2,069.97	1,955.12	1,840.27	67	157.94	149.09	140.24
68	2,229.83	2,114.79	1,999.94	68	171.21	162.37	153.52
69	2,406.05	2,293.12	2,180.39	69	186.03	177.37	168.52
70	2,595.73	2,487.61	2,379.31	70	202.19	193.72	185.26
71	2,799.84	2,698.27	2,596.88	71	219.50	211.61	203.73
72	3,035.89	2,938.35	2,840.82	72	239.51	232.01	224.31
73	3,325.41	3,223.26	3,121.11	73	264.32	256.24	248.36
74	3,689.96	3,569.15	3,448.15	74	295.68	286.06	276.25
75	4,151.28	3,991.61	3,831.94	75	335.12	322.23	309.34
76	4,722.06	4,500.25	4,278.44	76	384.17	366.09	348.01
77	5,380.76	5,079.69	4,778.43	77	440.93	416.11	391.29
78	6,096.97	5,707.80	5,318.62	78	503.06	470.94	438.62
79	6,840.31	6,362.84	5,885.55	79	568.28	528.65	488.83

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	994.78	947.45	900.13	18-44	62.14	59.25	56.17
45-49	1,062.11	1,009.59	957.07	45-49	68.87	65.41	62.14
50-54	1,150.02	1,080.96	1,012.09	50-54	77.34	72.72	68.10
55	1,246.21	1,161.18	1,076.34	55	86.95	80.99	75.22
56	1,327.78	1,237.36	1,146.75	56	93.49	87.15	80.80
57	1,432.43	1,335.86	1,239.09	57	101.57	94.84	87.92
58	1,550.17	1,447.44	1,344.71	58	110.81	103.50	96.00
59	1,670.98	1,563.06	1,455.13	59	120.24	112.54	104.65
60	1,785.25	1,673.67	1,562.09	60	129.28	121.20	113.12
61	1,886.05	1,772.94	1,659.63	61	137.55	129.28	121.00
62	1,979.36	1,866.24	1,753.31	62	145.24	136.97	128.70
63	2,074.58	1,962.43	1,850.46	63	153.52	145.24	136.78
64	2,180.77	2,069.97	1,959.16	64	162.56	154.29	146.01
65	2,307.17	2,197.32	2,087.47	65	173.33	165.06	156.79
66	2,461.26	2,351.60	2,241.76	66	186.22	177.95	169.68
67	2,644.02	2,533.78	2,423.36	67	201.61	193.15	184.68
68	2,854.09	2,743.47	2,633.05	68	219.12	210.65	202.19
69	3,090.71	2,980.67	2,870.63	69	238.93	230.47	222.00
70	3,352.73	3,244.61	3,136.50	70	261.05	252.59	244.32
71	3,641.87	3,536.64	3,431.22	71	285.49	277.41	269.13
72	3,969.49	3,863.29	3,757.30	72	313.38	305.11	296.84
73	4,349.43	4,233.23	4,117.23	73	345.89	336.85	327.62
74	4,795.55	4,654.73	4,513.72	74	384.37	373.02	361.86
75	5,322.08	5,135.86	4,949.45	75	429.77	414.57	399.56
76	5,936.92	5,681.63	5,426.35	76	482.86	461.89	441.12
77	6,624.85	6,283.38	5,941.92	77	542.69	514.61	486.52
78	7,365.12	6,929.19	6,493.46	78	607.52	571.36	535.38
79	8,136.54	7,607.32	7,077.90	79	676.01	631.96	587.90

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

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Exhibit VI

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Annual Premiums with 38.4% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,255.25	1,196.19	1,136.94	18-44	78.30	74.64	70.99
45-49	1,342.21	1,283.92	1,225.44	45-49	86.95	83.30	79.45
50-54	1,494.95	1,408.77	1,322.59	50-54	100.61	94.84	89.07
55	1,699.45	1,614.42	1,529.39	55	118.70	112.73	106.77
56	1,788.90	1,705.80	1,622.69	56	125.81	120.04	114.08
57	1,898.37	1,816.61	1,734.85	57	134.47	128.70	122.93
58	2,022.83	1,941.65	1,860.47	58	144.47	138.51	132.74
59	2,157.69	2,076.12	1,994.36	59	155.06	149.28	143.32
60	2,298.51	2,214.82	2,131.14	60	166.41	160.44	154.29
61	2,441.64	2,354.30	2,266.96	61	178.14	171.79	165.44
62	2,588.23	2,496.08	2,404.12	62	190.26	183.53	176.60
63	2,741.36	2,643.44	2,545.71	63	202.96	195.65	188.53
64	2,903.15	2,799.26	2,695.38	64	216.42	208.73	201.03
65	3,076.28	2,966.44	2,856.59	65	231.04	222.77	214.50
66	3,265.20	3,149.77	3,034.35	66	246.82	238.16	229.50
67	3,481.81	3,361.39	3,240.77	67	265.09	255.86	246.63
68	3,739.79	3,614.36	3,488.93	68	286.83	277.21	267.40
69	4,052.79	3,922.35	3,792.12	69	313.19	302.99	292.99
70	4,434.27	4,299.03	4,163.98	70	345.31	334.73	324.35
71	4,891.54	4,750.73	4,609.91	71	383.98	373.02	361.86
72	5,405.19	5,254.75	5,104.31	72	427.46	415.72	403.80
73	5,949.42	5,781.86	5,614.11	73	474.01	460.74	447.47
74	6,497.88	6,301.85	6,105.82	74	521.15	505.56	489.79
75	7,025.19	6,785.68	6,546.17	75	567.12	547.89	528.46
76	7,514.21	7,214.10	6,914.19	76	610.60	586.17	561.74
77	7,985.34	7,611.93	7,238.53	77	653.31	622.72	591.94
78	8,468.20	8,014.19	7,560.38	78	697.75	660.23	622.72
79	8,992.42	8,456.66	7,920.70	79	746.61	701.98	657.54

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	421.50	409.18	396.87	18-44	11.93	11.54	11.16
45-49	459.20	440.54	421.88	45-49	15.39	14.81	14.24
50-54	492.29	467.86	443.62	50-54	19.43	18.47	17.51
55	601.94	578.47	555.20	55	27.70	26.55	25.39
56	638.30	615.22	592.13	56	30.20	29.05	28.09
57	678.13	655.04	632.15	57	33.09	31.93	30.78
58	718.72	695.82	673.12	58	35.97	34.82	33.67
59	757.96	735.45	713.14	59	39.05	37.90	36.74
60	793.36	771.81	750.07	60	41.94	40.78	39.63
61	823.95	803.36	782.78	61	44.63	43.48	42.52
62	852.80	833.18	813.56	62	47.32	46.36	45.21
63	884.93	865.11	845.11	63	50.40	49.44	48.29
64	924.56	902.63	880.70	64	54.25	53.10	51.75
65	976.12	949.57	923.02	65	59.06	57.52	55.79
66	1,042.87	1,008.82	974.58	66	65.02	62.91	60.60
67	1,120.40	1,077.50	1,034.79	67	71.95	69.06	66.18
68	1,202.54	1,152.33	1,102.12	68	79.45	75.99	72.53
69	1,283.34	1,229.48	1,175.42	69	86.76	82.91	79.26
70	1,357.21	1,305.08	1,253.14	70	93.69	90.03	86.57
71	1,423.01	1,379.72	1,336.63	71	100.04	97.34	94.46
72	1,501.49	1,468.98	1,436.47	72	107.92	106.00	103.88
73	1,618.84	1,592.49	1,565.94	73	119.47	117.93	116.20
74	1,800.83	1,769.47	1,738.12	74	136.97	134.86	132.55

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,073.24	2,019.76	1,966.28	75	162.56	158.33	154.09
76	2,452.60	2,355.45	2,258.49	76	197.95	189.88	181.80
77	2,915.27	2,759.06	2,602.65	77	241.43	228.16	214.88
78	3,428.53	3,205.18	2,982.02	78	290.87	271.63	252.20
79	3,958.91	3,669.19	3,379.47	79	343.78	318.38	292.99
80		4,125.89	3,777.88	80	398.03	367.05	336.08
81		4,555.46	4,163.98	81	451.70	416.11	380.52
82		4,959.26	4,537.19	82	504.60	465.36	426.11
83		5,343.63	4,900.78	83	556.74	514.61	472.28
84		5,715.11	5,258.21	84	608.68	563.85	519.03
				85	660.23	613.10	565.97
				86	726.22	674.47	622.53
				87	798.94	741.99	684.86
				88	878.77	816.25	753.34
				89	966.69	897.82	828.76
				90	1,063.45	987.66	911.67
				91	1,169.84	1,086.35	1,002.86
				92	1,286.80	1,195.04	1,103.08
				93	1,415.50	1,314.51	1,213.32
				94	1,557.09	1,445.90	1,334.70
				95	1,712.72	1,590.56	1,468.21
				96	1,883.94	1,749.66	1,615.00
				97	2,072.27	1,924.72	1,776.59
				98	2,279.46	2,117.29	1,954.35
				99	2,507.43	2,329.10	2,149.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	447.85	435.54	423.23	18-44	12.70	12.31	11.93
45-49	484.02	465.93	447.66	45-49	16.35	15.77	15.01
50-54	515.76	497.10	478.63	50-54	20.39	19.62	18.85
55	668.70	634.26	599.64	55	30.59	29.05	27.51
56	716.02	678.70	641.38	56	33.86	32.13	30.40
57	766.23	726.80	687.17	57	37.32	35.40	33.47
58	817.02	776.04	734.88	58	40.98	38.86	36.74
59	866.27	823.95	781.62	59	44.63	42.52	40.21
60	911.29	868.19	825.10	60	48.09	45.79	43.67
61	951.11	907.44	863.77	61	51.56	49.25	46.75
62	988.62	944.18	899.93	62	55.02	52.52	50.02
63	1,028.06	982.46	936.68	63	58.67	56.17	53.48
64	1,074.04	1,025.75	977.46	64	63.10	60.21	57.52
65	1,130.40	1,078.08	1,025.56	65	68.49	65.22	62.14
66	1,200.43	1,142.14	1,083.65	66	74.83	71.18	67.52
67	1,282.38	1,217.36	1,152.33	67	82.14	77.91	73.68
68	1,373.76	1,302.58	1,231.21	68	90.42	85.61	80.80
69	1,471.68	1,396.07	1,320.28	69	99.27	94.07	88.88
70	1,573.44	1,496.49	1,419.54	70	108.50	103.31	97.92
71	1,680.40	1,605.76	1,531.12	71	118.50	113.31	108.12
72	1,809.49	1,737.73	1,665.78	72	130.62	125.62	120.62
73	1,982.43	1,909.72	1,837.00	73	146.98	141.59	136.39
74	2,220.21	2,138.84	2,057.46	74	169.29	163.13	156.98

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,544.56	2,442.60	2,340.83	75	199.49	191.61	183.53
76	2,967.98	2,831.20	2,694.42	76	239.12	227.97	217.00
77	3,470.66	3,287.32	3,104.18	77	286.83	271.63	256.24
78	4,024.12	3,787.31	3,550.49	78	340.70	320.50	300.49
79	4,599.90	4,306.72	4,013.54	79	398.99	373.59	348.01
				80	459.97	429.00	398.03
				81	521.72	485.56	449.20
				82	584.25	542.69	501.14
				83	647.15	600.41	553.85
				84	710.25	658.70	606.95
				85	773.54	716.99	660.23
				86	850.88	788.74	726.22
				87	935.91	867.62	798.94
				88	1,029.60	954.38	878.77
				89	1,132.52	1,049.80	966.69
				90	1,245.83	1,154.83	1,063.45
				91	1,370.49	1,270.26	1,169.84
				92	1,507.46	1,397.23	1,286.80
				93	1,658.28	1,536.89	1,415.50
				94	1,824.11	1,690.60	1,557.09
				95	2,006.48	1,859.70	1,712.72
				96	2,207.13	2,045.73	1,883.94
				97	2,427.79	2,250.22	2,072.27
				98	2,670.56	2,475.30	2,279.46
				99	2,937.58	2,722.89	2,507.43

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	502.29	481.52	460.93	18-44	14.24	13.66	13.08
45-49	537.88	518.45	498.83	45-49	18.08	17.51	16.74
50-54	600.79	582.71	564.62	50-54	23.66	23.09	22.32
55	752.00	722.56	693.32	55	34.44	33.09	31.74
56	804.90	772.97	741.03	56	38.09	36.55	35.01
57	864.35	830.10	795.86	57	42.13	40.40	38.86
58	926.68	890.51	854.15	58	46.55	44.63	42.90
59	988.81	950.91	913.02	59	50.98	49.06	46.94
60	1,047.10	1,008.05	969.00	60	55.40	53.29	51.17
61	1,100.20	1,060.38	1,020.55	61	59.64	57.52	55.40
62	1,151.37	1,110.97	1,070.57	62	64.06	61.75	59.64
63	1,206.39	1,165.41	1,124.25	63	68.87	66.56	64.25
64	1,270.64	1,228.51	1,186.38	64	74.64	72.33	69.83
65	1,349.13	1,305.27	1,261.41	65	81.57	79.07	76.37
66	1,446.28	1,399.73	1,353.37	66	90.03	87.15	84.26
67	1,560.94	1,511.69	1,462.25	67	99.84	96.77	93.49
68	1,691.18	1,639.24	1,587.49	68	111.19	107.54	104.08
69	1,834.50	1,781.40	1,728.11	69	123.51	120.04	116.39
70	1,989.17	1,936.26	1,883.36	70	137.36	133.70	130.05
71	2,155.96	2,104.98	2,054.00	71	152.36	148.71	145.24
72	2,348.33	2,297.55	2,246.57	72	170.06	166.41	162.94
73	2,583.03	2,526.47	2,469.72	73	191.80	187.95	183.91
74	2,876.98	2,804.26	2,731.74	74	219.50	214.11	208.73

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,246.35	3,143.62	3,040.89	75	254.51	246.43	238.35
76	3,701.51	3,551.84	3,402.36	76	297.99	285.68	273.56
77	4,224.96	4,016.23	3,807.51	77	348.78	331.27	313.77
78	4,792.86	4,518.91	4,244.97	78	405.53	382.06	358.59
79	5,380.95	5,041.98	4,703.02	79	466.70	437.08	407.45
				80	530.77	495.37	459.97
				81	596.37	555.77	515.38
				82	663.31	618.10	573.09
				83	731.03	681.78	632.53
				84	799.32	746.23	693.32
				85	867.81	811.25	754.69
				86	954.57	892.43	830.10
				87	1,049.99	981.69	913.21
				88	1,155.03	1,079.81	1,004.59
				89	1,270.45	1,187.73	1,105.01
				90	1,397.42	1,306.43	1,215.43
				91	1,537.08	1,437.05	1,337.01
				92	1,690.79	1,580.75	1,470.71
				93	1,859.89	1,738.89	1,617.88
				94	2,045.92	1,912.79	1,779.67
				95	2,250.61	2,104.02	1,957.62
				96	2,475.69	2,314.48	2,153.46
				97	2,723.27	2,545.90	2,368.73
				98	2,995.68	2,800.42	2,605.54
				99	3,295.21	3,080.52	2,866.02

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	562.70	542.69	522.69	18-44	15.97	15.39	14.81
45-49	620.60	601.18	581.55	45-49	20.97	20.20	19.62
50-54	726.80	702.17	677.55	50-54	28.66	27.70	26.74
55	892.82	846.84	800.86	55	40.98	38.86	36.74
56	949.95	898.59	847.22	56	44.82	42.52	40.01
57	1,017.09	960.34	903.59	57	49.44	46.75	43.86
58	1,093.08	1,030.94	968.81	58	54.63	51.56	48.48
59	1,176.76	1,109.62	1,042.29	59	60.41	56.94	53.48
60	1,266.99	1,195.04	1,123.09	60	66.95	63.10	59.25
61	1,362.79	1,286.61	1,210.43	61	74.06	69.83	65.79
62	1,464.37	1,384.34	1,304.31	62	81.76	77.34	72.91
63	1,572.29	1,488.61	1,405.11	63	90.22	85.61	80.80
64	1,686.95	1,599.80	1,512.65	64	99.46	94.46	89.26
65	1,808.91	1,718.11	1,627.50	65	109.46	103.88	98.50
66	1,939.34	1,845.08	1,750.81	66	120.43	114.46	108.50
67	2,084.78	1,986.86	1,889.13	67	132.74	126.39	120.04
68	2,251.57	2,150.96	2,050.15	68	147.17	140.43	133.70
69	2,447.02	2,344.29	2,241.57	69	164.29	157.36	150.25
70	2,678.07	2,574.57	2,470.88	70	184.87	177.56	170.45
71	2,949.12	2,845.63	2,742.13	71	209.11	201.99	194.68
72	3,254.23	3,149.20	3,043.97	72	237.01	229.50	222.19
73	3,584.73	3,473.35	3,361.96	73	267.98	259.71	251.63
74	3,932.55	3,806.54	3,680.73	74	301.26	291.64	282.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,288.83	4,137.24	3,985.65	75	336.27	324.35	312.61
76	4,648.00	4,457.74	4,267.28	76	373.02	357.63	342.24
77	5,016.20	4,777.27	4,538.34	77	412.26	392.45	372.63
78	5,402.30	5,109.51	4,816.71	78	455.35	430.35	405.53
79	5,815.14	5,467.90	5,120.66	79	503.26	473.05	442.85
				80	557.31	521.92	486.52
				81	618.10	577.90	537.69
				82	684.86	640.23	595.60
				83	756.04	707.17	658.50
				84	830.10	777.39	724.68
				85	905.51	848.96	792.40
				86	996.12	933.79	871.66
				87	1,095.77	1,027.10	958.80
				88	1,205.43	1,129.82	1,054.61
				89	1,326.05	1,242.75	1,160.03
				90	1,458.59	1,367.02	1,276.03
				91	1,604.42	1,503.80	1,403.58
				92	1,764.86	1,654.24	1,544.01
				93	1,941.27	1,819.68	1,698.49
				94	2,135.37	2,001.67	1,868.36
				95	2,348.91	2,201.94	2,055.15
				96	2,583.80	2,422.21	2,260.61
				97	2,842.16	2,664.41	2,486.65
				98	3,126.30	2,930.85	2,735.39
				99	3,438.91	3,224.03	3,008.95

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.13	676.39	649.65	18-44	43.86	42.32	40.59
45-49	739.11	712.75	686.40	45-49	47.90	46.17	44.44
50-54	773.54	747.57	721.79	50-54	52.13	50.21	48.48
55	810.10	783.93	757.96	55	56.56	54.63	52.90
56	835.68	806.44	777.01	56	58.87	56.75	54.63
57	869.15	835.30	801.25	57	61.56	59.25	56.75
58	908.59	869.35	830.10	58	64.83	62.14	59.25
59	952.07	907.25	862.42	59	68.49	65.22	61.95
60	997.66	947.64	897.43	60	72.33	68.68	65.02
61	1,044.79	989.97	934.95	61	76.18	72.14	68.10
62	1,096.54	1,037.29	977.85	62	80.41	76.18	71.76
63	1,157.14	1,093.27	1,029.60	63	85.61	80.80	76.18
64	1,230.44	1,161.95	1,093.47	64	91.76	86.57	81.57
65	1,320.85	1,246.98	1,173.11	65	99.27	93.69	88.11
66	1,431.09	1,350.67	1,270.45	66	108.31	102.34	96.19
67	1,556.51	1,469.75	1,382.99	67	118.70	112.16	105.42
68	1,691.75	1,599.03	1,506.50	68	130.05	122.93	115.81
69	1,830.65	1,733.69	1,636.74	69	141.59	134.09	126.58
70	1,967.81	1,868.74	1,769.86	70	153.32	145.44	137.74
71	2,102.28	2,003.60	1,905.10	71	164.67	156.98	149.28
72	2,254.65	2,155.38	2,056.11	72	177.76	170.06	162.17
73	2,450.49	2,345.45	2,240.41	73	194.68	186.41	178.14
74	2,715.39	2,594.96	2,474.72	74	217.38	207.77	198.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,074.75	2,925.65	2,776.56	75	248.17	236.24	224.12
76	3,545.10	3,351.00	3,156.70	76	288.37	272.60	256.82
77	4,105.30	3,853.48	3,601.86	77	336.47	315.69	295.10
78	4,724.75	4,408.30	4,091.84	78	389.95	363.78	337.62
79	5,373.06	4,990.23	4,607.21	79	446.50	414.57	382.83
80		5,573.90	5,127.97	80		466.51	429.19
81		6,139.68	5,638.35	81		517.68	475.55
82		6,686.80	6,137.18	82		568.09	521.53
83		7,220.06	6,627.35	83		618.10	567.32
84		7,744.10	7,111.95	84		667.54	613.10

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	763.54	731.61	699.67	18-44	47.71	45.59	43.67
45-49	807.98	771.81	735.45	45-49	52.33	50.02	47.71
50-54	850.88	810.48	769.89	50-54	57.33	54.44	51.75
55	905.32	855.30	805.29	55	63.29	59.64	56.17
56	956.11	902.24	848.38	56	67.33	63.48	59.64
57	1,020.94	962.65	904.17	57	72.53	68.29	64.06
58	1,093.66	1,029.98	966.50	58	78.10	73.68	69.06
59	1,167.15	1,098.27	1,029.40	59	84.07	79.07	74.06
60	1,235.25	1,160.80	1,086.35	60	89.45	84.07	78.68
61	1,293.54	1,213.70	1,133.86	61	94.26	88.49	82.72
62	1,347.40	1,262.18	1,177.15	62	98.88	92.53	86.38
63	1,404.15	1,314.12	1,224.09	63	103.69	97.15	90.42
64	1,471.48	1,377.03	1,282.76	64	109.65	102.54	95.61
65	1,556.90	1,458.79	1,360.68	65	116.96	109.46	102.15
66	1,665.78	1,564.79	1,463.79	66	126.20	118.50	110.81
67	1,794.87	1,691.95	1,589.03	67	136.97	129.08	121.20
68	1,938.57	1,835.27	1,731.77	68	149.09	141.01	133.12
69	2,091.90	1,989.36	1,886.82	69	161.79	153.90	146.01
70	2,248.88	2,149.03	2,049.19	70	175.06	167.37	159.67
71	2,410.09	2,314.28	2,218.48	71	188.91	181.41	173.91
72	2,599.58	2,505.31	2,410.86	72	205.07	197.57	190.26
73	2,846.97	2,746.94	2,646.71	73	226.23	218.35	210.46
74	3,181.71	3,064.36	2,947.01	74	254.71	245.47	236.05
75	3,633.79	3,482.78	3,331.76	75	293.37	281.25	268.94
76	4,221.31	4,017.58	3,813.85	76	343.39	326.85	310.30
77	4,915.98	4,644.92	4,373.67	77	403.03	380.71	358.40
78	5,678.17	5,330.93	4,983.50	78	468.63	439.96	411.30
79	6,468.26	6,041.95	5,615.84	79	537.50	502.10	466.70

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	855.11	812.60	770.27	18-44	53.48	50.79	48.09
45-49	909.94	862.61	815.29	45-49	59.06	55.98	52.90
50-54	982.08	920.33	858.77	50-54	65.98	61.95	57.71
55	1,064.03	988.04	912.25	55	74.26	69.06	63.68
56	1,135.40	1,054.80	974.38	56	79.84	74.26	68.49
57	1,227.17	1,141.37	1,055.37	57	87.15	80.99	74.83
58	1,330.28	1,239.29	1,148.29	58	95.03	88.49	82.14
59	1,436.47	1,340.86	1,245.25	59	103.31	96.38	89.65
60	1,536.89	1,437.82	1,338.74	60	111.19	104.08	96.96
61	1,625.38	1,524.58	1,423.77	61	118.50	111.19	103.88
62	1,708.11	1,606.92	1,505.53	62	125.43	117.93	110.42
63	1,793.52	1,692.33	1,591.33	63	132.55	125.24	117.73
64	1,889.90	1,789.29	1,688.87	64	140.82	133.32	125.81
65	2,006.10	1,905.68	1,805.45	65	150.63	143.13	135.63
66	2,148.65	2,047.84	1,947.04	66	162.56	155.06	147.36
67	2,316.40	2,214.82	2,113.44	67	176.60	168.91	161.21
68	2,506.27	2,404.12	2,302.16	68	192.57	184.68	176.79
69	2,715.58	2,613.24	2,511.08	69	210.07	202.19	194.11
70	2,941.04	2,839.66	2,738.09	70	228.93	221.04	213.15
71	3,183.82	3,083.79	2,983.56	71	249.51	241.82	233.93
72	3,461.61	3,359.46	3,257.31	72	273.17	265.29	257.21
73	3,795.96	3,683.42	3,571.08	73	301.84	292.99	284.14
74	4,208.61	4,072.98	3,937.55	74	337.24	326.46	315.50
75	4,721.10	4,544.69	4,368.47	75	381.10	366.86	352.63
76	5,346.90	5,109.31	4,871.54	76	434.96	415.53	396.10
77	6,064.65	5,750.70	5,436.74	77	496.91	471.13	445.16
78	6,844.55	6,446.90	6,049.46	78	564.62	531.73	498.83
79	7,657.14	7,175.82	6,694.49	79	636.19	596.17	556.16

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,073.46	1,020.36	967.07	18-44	66.95	63.68	60.41
45-49	1,145.79	1,093.08	1,040.37	45-49	74.26	70.79	67.52
50-54	1,273.34	1,196.96	1,120.59	50-54	85.61	80.61	75.41
55	1,447.44	1,371.06	1,294.88	55	101.00	95.80	90.42
56	1,526.50	1,451.28	1,376.07	56	107.35	102.15	96.77
57	1,623.46	1,548.63	1,473.79	57	115.04	109.85	104.46
58	1,733.31	1,658.47	1,583.83	58	123.70	118.31	113.12
59	1,851.62	1,776.21	1,700.80	59	133.12	127.74	122.35
60	1,973.78	1,897.02	1,820.45	60	142.94	137.36	131.78
61	2,096.51	2,017.64	1,938.96	61	152.94	147.17	141.40
62	2,221.94	2,140.57	2,059.00	62	163.33	157.36	151.21
63	2,354.30	2,269.07	2,184.04	63	174.29	167.94	161.60
64	2,496.85	2,407.39	2,317.94	64	186.22	179.49	172.75
65	2,653.63	2,558.99	2,464.53	65	199.30	192.18	185.07
66	2,829.08	2,728.66	2,628.05	66	213.92	206.42	198.72
67	3,030.88	2,923.92	2,817.15	67	230.85	222.77	214.50
68	3,267.31	3,153.81	3,040.31	68	250.67	242.01	233.16
69	3,547.03	3,426.99	3,306.75	69	274.14	264.90	255.48
70	3,878.30	3,751.91	3,625.33	70	302.03	292.22	282.41
71	4,266.32	4,133.58	4,000.65	71	334.73	324.35	313.96
72	4,703.98	4,561.81	4,419.65	72	371.86	360.71	349.55
73	5,180.88	5,022.94	4,865.00	73	412.45	399.95	387.45
74	5,686.63	5,502.72	5,319.00	74	455.93	441.31	426.50
75	6,210.86	5,987.70	5,764.35	75	501.52	483.44	465.36
76	6,746.43	6,468.26	6,190.08	76	548.27	525.76	503.06
77	7,298.75	6,954.01	6,609.27	77	597.33	569.05	540.77
78	7,876.26	7,459.19	7,041.92	78	649.27	614.83	580.21
79	8,487.63	7,997.84	7,507.86	79	704.87	664.08	623.30

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	527.69	511.14	494.79	18-44	15.01	14.43	14.04
45-49	585.78	561.93	538.27	45-49	19.81	18.85	18.08
50-54	634.26	604.06	573.86	50-54	25.01	23.85	22.70
55	776.24	747.38	718.72	55	35.59	34.24	32.90
56	820.68	792.20	763.54	56	38.86	37.51	36.17
57	868.58	839.91	811.44	57	42.32	40.98	39.44
58	917.06	888.58	860.31	58	45.98	44.44	43.09
59	963.80	935.72	907.63	59	49.63	48.09	46.75
60	1,005.93	978.81	951.68	60	53.10	51.75	50.21
61	1,042.49	1,016.51	990.74	61	56.56	55.02	53.67
62	1,076.92	1,052.10	1,027.29	62	59.83	58.48	57.14
63	1,114.43	1,089.43	1,064.61	63	63.68	62.33	60.98
64	1,159.83	1,132.90	1,105.78	64	68.10	66.56	65.02
65	1,218.32	1,186.19	1,154.06	65	73.68	71.76	69.83
66	1,292.96	1,252.75	1,212.35	66	80.61	78.10	75.41
67	1,380.30	1,330.47	1,280.84	67	88.49	85.22	81.95
68	1,474.95	1,417.04	1,359.14	68	97.15	93.11	89.26
69	1,571.71	1,509.38	1,447.05	69	106.00	101.77	97.34
70	1,665.01	1,604.80	1,544.39	70	114.85	110.81	106.58
71	1,754.66	1,703.68	1,652.70	71	123.70	120.24	116.77
72	1,858.74	1,819.49	1,780.25	72	134.09	131.59	128.89
73	2,000.71	1,968.78	1,936.84	73	148.13	146.01	144.09
74	2,203.67	2,168.27	2,132.68	74	167.94	165.44	162.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,490.88	2,434.13	2,377.57	75	195.26	190.84	186.41
76	2,876.60	2,777.14	2,677.49	76	231.81	223.73	215.46
77	3,341.19	3,181.51	3,021.84	77	276.25	262.79	249.32
78	3,855.98	3,626.10	3,396.01	78	326.65	306.84	287.22
79	4,392.14	4,088.95	3,785.57	79	381.10	354.74	328.19
80		4,548.35	4,175.52	80	437.85	404.57	371.48
81		4,987.54	4,554.50	81	495.18	455.74	416.30
82		5,406.73	4,922.32	82	552.70	507.49	462.09
83		5,810.91	5,281.68	83	610.41	559.62	508.83
84		6,205.28	5,635.46	84	668.31	612.33	556.16
				85	726.41	665.04	603.68
				86	799.13	731.61	664.08
				87	878.97	804.71	730.45
				88	966.88	885.12	803.55
				89	1,063.65	973.61	883.97
				90	1,170.03	1,070.96	972.46
				91	1,287.00	1,178.11	1,069.80
				92	1,415.69	1,295.84	1,176.76
				93	1,557.28	1,425.51	1,294.50
				94	1,713.11	1,568.06	1,423.97
				95	1,884.52	1,724.84	1,566.33
				96	2,073.04	1,897.40	1,722.92
				97	2,280.43	2,087.09	1,895.29
				98	2,508.39	2,295.82	2,084.78
				99	2,759.25	2,525.32	2,293.31

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	560.78	544.23	527.69	18-44	15.97	15.39	15.01
45-49	617.33	593.67	569.82	45-49	20.78	20.01	19.24
50-54	664.47	641.77	619.07	50-54	26.16	25.39	24.43
55	862.42	819.33	776.24	55	39.63	37.51	35.59
56	920.52	873.77	826.83	56	43.48	41.36	39.05
57	981.50	931.68	881.85	57	47.71	45.40	42.90
58	1,042.87	990.74	938.79	58	52.33	49.63	46.94
59	1,101.74	1,048.06	994.58	59	56.75	53.87	51.17
60	1,155.41	1,101.16	1,046.72	60	60.98	58.10	55.21
61	1,202.93	1,148.10	1,093.47	61	65.22	62.33	59.25
62	1,247.37	1,192.15	1,136.94	62	69.45	66.37	63.29
63	1,293.54	1,237.17	1,180.80	63	73.87	70.79	67.72
64	1,346.44	1,287.38	1,228.13	64	79.26	75.80	72.33
65	1,410.69	1,346.44	1,282.38	65	85.41	81.57	77.53
66	1,489.76	1,418.20	1,346.63	66	92.73	88.30	83.68
67	1,583.25	1,503.23	1,423.39	67	101.38	96.19	90.80
68	1,689.06	1,601.91	1,514.58	68	111.00	105.04	99.27
69	1,805.45	1,714.07	1,622.69	69	121.58	115.43	109.08
70	1,930.49	1,840.08	1,749.47	70	133.12	126.97	120.81
71	2,066.12	1,982.05	1,898.17	71	145.82	140.05	134.28
72	2,227.33	2,150.96	2,074.39	72	161.02	155.82	150.63
73	2,433.75	2,358.91	2,284.27	73	180.64	175.45	170.06
74	2,703.84	2,619.01	2,534.17	74	206.23	199.88	193.72

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,056.85	2,943.74	2,830.43	75	239.70	230.85	222.00
76	3,504.13	3,340.42	3,176.51	76	282.22	268.75	255.48
77	4,026.04	3,795.19	3,564.53	77	332.62	313.19	293.76
78	4,595.09	4,289.41	3,983.53	78	388.98	362.82	336.47
79	5,184.34	4,803.63	4,422.92	79	449.78	416.49	383.21
				80	513.07	473.24	433.42
				81	577.32	531.92	486.52
				82	642.34	592.13	542.12
				83	707.75	653.50	599.25
				84	773.54	715.64	657.73
				85	839.53	778.16	716.99
				86	923.40	856.07	788.74
				87	1,015.75	941.68	867.62
				88	1,117.32	1,035.94	954.38
				89	1,229.09	1,139.64	1,049.80
				90	1,352.02	1,253.52	1,154.83
				91	1,487.26	1,378.95	1,270.26
				92	1,635.97	1,516.88	1,397.23
				93	1,799.49	1,668.67	1,536.89
				94	1,979.36	1,835.46	1,690.60
				95	2,177.31	2,018.99	1,859.70
				96	2,395.08	2,220.98	2,045.73
				97	2,634.59	2,443.18	2,250.22
				98	2,898.14	2,687.49	2,475.30
				99	3,188.06	2,956.24	2,722.89

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	626.57	601.94	577.13	18-44	17.70	17.12	16.35
45-49	680.82	656.96	633.30	45-49	22.89	22.12	21.35
50-54	770.08	747.38	724.87	50-54	30.40	29.63	28.66
55	963.03	927.06	891.28	55	44.25	42.52	40.98
56	1,027.67	988.62	949.57	56	48.67	46.75	44.82
57	1,099.62	1,057.68	1,015.75	57	53.48	51.56	49.44
58	1,174.65	1,130.40	1,085.96	58	58.87	56.56	54.44
59	1,248.90	1,202.73	1,156.37	59	64.25	61.95	59.44
60	1,318.55	1,271.03	1,223.51	60	69.64	67.14	64.64
61	1,381.26	1,333.17	1,284.88	61	74.83	72.33	69.64
62	1,441.47	1,392.99	1,344.52	62	80.22	77.53	74.83
63	1,504.96	1,456.09	1,407.42	63	86.18	83.30	80.61
64	1,578.25	1,528.62	1,478.99	64	92.92	90.03	87.15
65	1,667.13	1,615.77	1,564.59	65	100.81	97.73	94.65
66	1,776.59	1,722.53	1,668.48	66	110.62	107.15	103.69
67	1,906.83	1,849.70	1,792.56	67	121.97	118.12	114.46
68	2,057.08	1,997.25	1,937.42	68	135.05	131.01	126.97
69	2,226.18	2,165.00	2,103.82	69	149.86	145.63	141.40
70	2,413.16	2,352.76	2,292.54	70	166.60	162.37	158.13
71	2,619.39	2,562.06	2,504.74	71	185.26	181.41	177.37
72	2,854.28	2,798.11	2,741.94	72	207.00	203.15	199.30
73	3,129.77	3,068.01	3,006.07	73	232.97	228.54	224.12
74	3,457.57	3,378.31	3,299.25	74	264.13	258.17	252.40

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

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Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,849.44	3,736.13	3,623.02	75	301.84	292.99	284.14
76	4,312.11	4,145.32	3,978.53	76	346.85	333.20	319.54
77	4,832.87	4,598.36	4,363.86	77	398.60	378.79	359.17
78	5,393.26	5,084.50	4,775.73	78	455.93	429.38	403.03
79	5,975.58	5,593.33	5,211.08	79	517.88	484.60	451.31
				80	583.67	544.04	504.22
				81	652.35	606.95	561.74
				82	723.14	673.12	623.11
				83	795.67	741.42	687.36
				84	869.15	811.25	753.54
				85	943.22	882.04	820.68
				86	1,037.48	970.34	902.82
				87	1,141.17	1,067.30	993.04
				88	1,255.25	1,174.07	1,092.31
				89	1,380.87	1,291.42	1,201.58
				90	1,519.00	1,420.50	1,321.82
				91	1,670.98	1,562.48	1,453.98
				92	1,838.15	1,718.69	1,599.41
				93	2,022.06	1,890.48	1,759.28
				94	2,224.25	2,079.58	1,935.30
				95	2,446.64	2,287.54	2,128.83
				96	2,691.34	2,516.28	2,341.79
				97	2,960.47	2,767.91	2,575.91
				98	3,256.54	3,044.73	2,833.51
				99	3,582.23	3,349.27	3,116.88

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	709.10	684.47	659.66	18-44	20.01	19.43	18.66
45-49	791.63	767.77	744.11	45-49	26.74	25.78	25.01
50-54	936.10	905.90	875.70	50-54	36.94	35.78	34.63
55	1,150.02	1,092.50	1,034.98	55	52.71	50.21	47.52
56	1,220.43	1,156.37	1,092.12	56	57.71	54.63	51.56
57	1,302.39	1,231.78	1,161.18	57	63.29	59.83	56.37
58	1,394.53	1,317.58	1,240.63	58	69.64	65.79	61.95
59	1,495.53	1,412.62	1,329.70	59	76.76	72.53	68.29
60	1,604.03	1,515.73	1,427.43	60	84.84	80.03	75.41
61	1,719.07	1,625.96	1,532.66	61	93.49	88.30	83.30
62	1,840.46	1,742.93	1,645.20	62	102.92	97.53	91.96
63	1,968.20	1,866.62	1,765.24	63	113.12	107.35	101.38
64	2,102.86	1,997.44	1,892.21	64	124.08	117.93	111.77
65	2,244.26	2,135.18	2,026.10	65	135.82	129.28	122.54
66	2,394.31	2,281.58	2,168.85	66	148.51	141.40	134.47
67	2,560.91	2,444.91	2,328.71	67	162.75	155.44	147.94
68	2,754.05	2,635.36	2,516.47	68	179.68	171.98	164.10
69	2,983.17	2,862.75	2,742.13	69	200.07	191.99	183.72
70	3,257.70	3,137.08	3,016.46	70	224.89	216.42	208.15
71	3,583.20	3,463.54	3,343.88	71	254.32	246.05	237.58
72	3,946.79	3,826.36	3,705.74	72	287.79	279.33	270.67
73	4,331.35	4,204.57	4,077.79	73	324.15	314.73	305.49
74	4,719.75	4,577.78	4,435.81	74	361.67	350.89	340.12

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,094.89	4,925.02	4,755.15	75	399.56	386.10	372.82
76	5,445.78	5,233.20	5,020.82	76	436.69	419.57	402.45
77	5,787.05	5,520.61	5,254.17	77	475.17	453.05	430.92
78	6,139.30	5,812.26	5,485.41	78	516.91	489.02	461.32
79	6,523.09	6,134.29	5,745.50	79	564.24	530.38	496.52
				80	619.07	579.24	539.61
				81	683.32	637.92	592.33
				82	755.46	704.67	653.69
				83	833.76	777.58	721.60
				84	915.71	854.73	793.55
				85	999.97	933.79	867.81
				86	1,100.01	1,027.10	954.57
				87	1,210.05	1,129.82	1,049.99
				88	1,331.05	1,242.75	1,155.03
				89	1,464.17	1,367.02	1,270.45
				90	1,610.57	1,503.80	1,397.42
				91	1,771.59	1,654.24	1,537.08
				92	1,948.77	1,819.68	1,690.79
				93	2,143.65	2,001.67	1,859.89
				94	2,357.95	2,201.94	2,045.92
				95	2,593.81	2,422.21	2,250.61
				96	2,853.13	2,664.41	2,475.69
				97	3,138.42	2,930.85	2,723.27
				98	3,452.19	3,224.03	2,995.68
				99	3,797.50	3,546.45	3,295.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.86	879.35	846.84	18-44	56.94	54.83	52.90
45-49	962.84	930.72	898.78	45-49	62.33	60.41	58.29
50-54	1,007.47	975.92	944.37	50-54	67.72	65.60	63.48
55	1,049.60	1,018.82	987.85	55	73.30	71.18	68.87
56	1,078.65	1,043.83	1,008.82	56	75.80	73.49	70.99
57	1,116.55	1,076.15	1,035.56	57	79.07	76.18	73.30
58	1,161.57	1,114.63	1,067.69	58	82.91	79.64	76.18
59	1,211.78	1,157.91	1,104.24	59	87.15	83.30	79.45
60	1,265.26	1,205.04	1,144.83	60	91.57	87.34	82.91
61	1,321.24	1,255.45	1,189.46	61	96.38	91.57	86.76
62	1,382.99	1,312.00	1,241.02	62	101.57	96.38	91.19
63	1,454.94	1,378.76	1,302.58	63	107.54	101.96	96.38
64	1,540.93	1,459.36	1,377.60	64	114.85	108.69	102.73
65	1,645.78	1,557.67	1,469.37	65	123.51	116.96	110.42
66	1,771.98	1,676.17	1,580.56	66	134.09	126.78	119.66
67	1,916.06	1,812.76	1,709.26	67	146.21	138.13	130.24
68	2,073.43	1,963.39	1,853.54	68	159.29	150.82	142.36
69	2,238.87	2,124.79	2,010.52	69	173.14	164.29	155.44
70	2,407.59	2,292.93	2,178.27	70	187.57	178.52	169.68
71	2,578.99	2,467.61	2,356.03	71	202.19	193.53	184.68
72	2,770.79	2,661.52	2,552.25	72	218.73	210.07	201.61
73	3,004.91	2,891.03	2,777.14	73	238.93	229.89	220.85
74	3,303.48	3,171.90	3,040.50	74	264.71	254.13	243.74

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,688.23	3,520.48	3,352.92	75	297.80	284.14	270.67
76	4,173.40	3,947.17	3,720.94	76	339.54	321.08	302.61
77	4,741.49	4,439.46	4,137.43	77	388.41	363.59	338.77
78	5,367.10	4,979.65	4,592.21	78	442.85	410.72	378.79
79	6,024.64	5,549.66	5,074.49	79	500.56	461.13	421.50
80		6,131.41	5,573.90	80		513.07	466.51
81		6,710.27	6,081.58	81		565.97	512.87
82		7,284.32	6,594.46	82		619.07	560.39
83		7,854.71	7,111.37	83		672.35	608.87
84		8,422.61	7,630.98	84		726.03	657.93

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.97	950.91	911.86	18-44	61.75	59.44	56.94
45-49	1,052.68	1,007.86	962.84	45-49	68.29	65.41	62.33
50-54	1,108.09	1,057.88	1,007.47	50-54	74.64	71.18	67.72
55	1,173.11	1,111.36	1,049.60	55	81.95	77.53	73.30
56	1,233.51	1,167.15	1,100.97	56	86.76	82.14	77.53
57	1,310.85	1,239.09	1,167.53	57	92.92	87.92	82.91
58	1,397.23	1,319.70	1,242.17	58	99.84	94.26	88.69
59	1,485.14	1,401.27	1,317.39	59	106.77	100.81	94.84
60	1,566.52	1,476.10	1,385.88	60	113.50	106.96	100.42
61	1,636.54	1,539.59	1,442.82	61	119.27	112.16	105.23
62	1,700.60	1,597.49	1,494.38	62	124.85	117.35	109.65
63	1,766.97	1,658.09	1,549.40	63	130.62	122.54	114.66
64	1,843.92	1,730.23	1,616.54	64	137.36	128.89	120.43
65	1,939.73	1,822.19	1,704.64	65	145.63	136.78	127.93
66	2,060.73	1,940.50	1,820.26	66	156.02	146.78	137.74
67	2,205.59	2,084.20	1,962.81	67	168.14	158.90	149.67
68	2,371.03	2,250.22	2,129.22	68	182.18	172.75	163.52
69	2,554.18	2,435.29	2,316.59	69	197.57	188.34	179.10
70	2,751.36	2,636.71	2,522.24	70	214.31	205.27	196.42
71	2,963.94	2,854.67	2,745.21	71	232.39	223.73	215.27
72	3,209.41	3,102.26	2,995.29	72	253.36	244.89	236.62
73	3,509.13	3,396.59	3,283.86	73	278.95	270.10	261.25
74	3,885.03	3,753.83	3,622.82	74	311.26	300.88	290.30
75	4,358.86	4,191.10	4,023.54	75	351.86	338.39	324.92
76	4,943.68	4,718.41	4,493.33	76	402.07	383.79	365.32
77	5,619.88	5,320.54	5,021.21	77	460.36	435.92	411.30
78	6,359.37	5,975.78	5,591.99	78	524.61	492.87	461.32
79	7,133.88	6,661.98	6,190.08	79	592.71	553.47	514.22

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,094.23	1,042.10	989.97	18-44	68.29	65.02	61.75
45-49	1,168.30	1,110.59	1,052.68	45-49	75.80	71.95	68.29
50-54	1,259.29	1,183.69	1,108.09	50-54	84.65	79.64	74.64
55	1,358.37	1,265.64	1,173.11	55	94.84	88.30	81.95
56	1,444.94	1,346.44	1,247.94	56	101.77	94.84	87.92
57	1,555.74	1,450.90	1,345.86	57	110.42	102.92	95.42
58	1,680.40	1,569.21	1,457.83	58	120.04	112.16	104.08
59	1,808.14	1,691.37	1,574.60	59	130.05	121.58	113.31
60	1,927.99	1,807.56	1,687.14	60	139.66	130.82	122.16
61	2,033.22	1,911.06	1,788.90	61	148.13	139.28	130.43
62	2,129.79	2,007.83	1,886.05	62	156.40	147.36	138.51
63	2,228.10	2,107.29	1,986.67	63	164.87	155.82	146.98
64	2,337.75	2,218.67	2,099.78	64	174.29	165.44	156.40
65	2,468.76	2,351.22	2,233.49	65	185.45	176.60	167.75
66	2,629.01	2,512.24	2,395.47	66	198.92	190.07	181.22
67	2,819.27	2,702.69	2,586.11	67	214.88	206.03	197.19
68	3,037.81	2,921.42	2,804.84	68	233.35	224.31	215.27
69	3,283.28	3,167.28	3,051.28	69	253.94	244.89	235.85
70	3,553.95	3,439.30	3,324.64	70	276.83	267.79	258.94
71	3,851.37	3,738.25	3,625.33	71	302.03	293.18	284.33
72	4,188.03	4,072.79	3,957.56	72	330.69	321.65	312.61
73	4,579.51	4,453.12	4,326.73	73	364.36	354.36	344.35
74	5,041.02	4,889.62	4,738.03	74	403.99	391.87	379.75
75	5,588.14	5,392.68	5,197.04	75	451.12	435.35	419.57
76	6,229.90	5,968.27	5,706.64	76	506.72	485.36	464.01
77	6,950.54	6,606.58	6,262.42	77	569.24	540.96	512.68
78	7,727.94	7,292.78	6,857.43	78	637.34	601.37	565.39
79	8,539.96	8,012.46	7,484.97	79	709.48	665.62	621.76

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 38.4% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,380.87	1,315.66	1,250.64	18-44	86.18	82.14	78.10
45-49	1,476.49	1,412.23	1,347.98	45-49	95.80	91.57	87.34
50-54	1,637.12	1,542.66	1,448.21	50-54	110.23	103.88	97.34
55	1,852.39	1,759.66	1,667.13	55	129.28	122.93	116.39
56	1,946.85	1,856.43	1,765.82	56	136.97	130.62	124.27
57	2,062.08	1,973.39	1,884.52	57	146.21	139.86	133.51
58	2,193.09	2,105.17	2,017.25	58	156.59	150.25	143.90
59	2,334.87	2,246.57	2,158.07	59	167.94	161.60	155.25
60	2,482.42	2,392.00	2,301.59	60	179.68	173.14	166.60
61	2,631.70	2,537.63	2,443.56	61	191.99	185.07	178.33
62	2,784.64	2,685.38	2,586.11	62	204.69	197.38	190.07
63	2,943.55	2,838.32	2,733.09	63	217.96	210.07	202.38
64	3,111.68	3,000.10	2,888.72	64	232.01	223.73	215.46
65	3,291.55	3,174.01	3,056.47	65	247.20	238.35	229.50
66	3,487.97	3,365.04	3,242.11	66	263.75	254.51	245.09
67	3,713.05	3,585.12	3,457.19	67	282.60	272.98	263.17
68	3,980.84	3,847.90	3,715.17	68	305.30	295.10	284.91
69	4,305.18	4,167.44	4,029.70	69	332.62	322.04	311.26
70	4,700.32	4,557.00	4,413.68	70	366.09	354.93	343.78
71	5,173.38	5,023.32	4,873.27	71	406.11	394.37	382.64
72	5,704.53	5,543.51	5,382.49	72	451.12	438.42	425.73
73	6,266.46	6,087.16	5,907.87	73	499.22	484.98	470.74
74	6,832.81	6,624.47	6,415.93	74	548.08	531.34	514.61
75	7,376.47	7,125.03	6,873.40	75	595.60	575.20	555.00
76	7,880.30	7,569.80	7,259.50	76	640.42	615.03	589.82
77	8,366.24	7,984.95	7,603.66	77	684.47	653.12	621.76
78	8,866.03	8,407.02	7,948.01	78	730.45	692.55	654.66
79	9,411.03	8,873.15	8,335.07	79	781.43	736.61	691.98

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

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

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

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

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

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

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

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

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Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

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

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

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

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

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

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

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

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

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

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

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

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

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

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

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

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

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

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Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

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

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

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

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

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

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

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

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

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

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

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

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Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

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

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

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

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

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

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

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

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

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

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

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

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC3J
Long Term Care	H-LTC3J-1
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Nonforfeiture Benefit Rider	H-NF3
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from April 1993 through September 1994.

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 Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living Care and Respite Care provided in a Home or Community Based setting.

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. Increased Benefit option pays 100% 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 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture 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	
	1993 through 1994	1995 and Later
1 - 4	118.6%	109.4%
5 - 7	148.7%	117.9%
8	160.5%	121.2%
9	160.5%	125.2%
10 - 11	167.1%	128.6%
12 - 13	169.2%	134.0%
14 - 15	165.8%	146.8%
16	165.8%	145.0%
17	165.8%	146.5%
18	162.4%	144.5%
19	164.1%	144.5%
20	162.4%	141.0%
21	159.9%	137.5%
22	155.9%	134.0%
23	152.0%	130.7%
24	148.2%	127.4%
25	144.5%	124.2%
26	140.9%	121.1%
27	137.4%	118.1%
28	134.0%	115.1%
29	130.6%	112.3%
30	127.3%	109.5%
31	124.2%	106.7%
32	121.1%	104.1%
33	118.0%	101.5%
34	115.1%	98.9%
35	112.2%	96.4%
36	109.4%	94.0%
37	106.7%	91.7%
38	104.0%	89.4%
39	101.4%	87.2%
40	98.9%	85.0%
41+	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 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-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	44.1%
Semi-Annual	0.51*AP	21.5%
Quarterly	0.26*AP	10.7%
Monthly	0.09*AP	23.7%

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 where accumulation and discounting occur at 4.5%.

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: $2,475
After increase: $4,745

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	3.7%
48 - 52	5.7%
53 - 57	15.2%
58 - 62	23.0%
63 - 67	31.5%
68 - 72	17.2%
73 +	3.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.2%
60-day	14.0%
90-day	0.5%
100-day	43.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.8%
3-Year	25.9%
5-Year	34.2%
Unlimited	36.1%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.4%
Compound	39.5%
CPI	51.1%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	25.3%
Standard	42.5%
Increased	32.2%

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	73	$180,705
Nationwide	2,018	$5,840,148

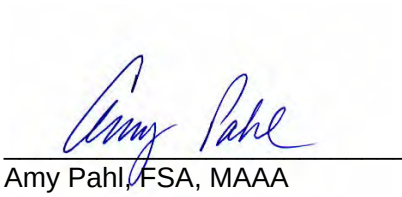
22. Actuarial Certification

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
LTC3 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	1993	614,433	0	0	0.0%	1,512	1,862,596	0	0	0.0%				0.0092		0.9908		5.85%	3.0314
	1994	5,469,556	17,554	98,758	1.8%	4,162	15,663,766	50,271	282,824	1.8%				0.0522		0.9478		5.85%	2.8638
	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
	1996	6,678,177	202,759	250,521	3.8%	3,751	17,068,788	518,234	640,308	3.8%				0.0477		0.9523		5.85%	2.5559
	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	5,050,649	11,874,811	9,827,850	194.6%	1,731	4,663,049	10,963,507	9,073,636	194.6%	1.0000	1.1105	1.0000	0.0767	0.0000	0.9233	0.9153	5.47%	0.9233
	2015	4,594,691	11,868,520	9,834,834	214.0%	1,591	4,025,815	10,399,059	8,617,167	214.0%	1.0000	1.1000	1.0000	0.0811	0.0000	0.9189	0.9097	5.43%	0.8762
	2016	4,156,947	11,308,242	9,750,752	234.6%	1,455	3,459,024	9,409,665	8,113,667	234.6%	1.0000	1.0959	1.0000	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	3,739,598	10,808,972	9,600,493	256.7%	1,323	2,956,766	8,546,267	7,590,766	256.7%	1.0000	1.0945	1.0000	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	3,344,500	10,290,466	9,387,405	280.7%	1,198	2,512,787	7,731,427	7,052,939	280.7%	1.0000	1.0933	1.0000	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	2,973,216	9,995,825	9,105,771	306.3%	1,079	2,121,947	7,133,896	6,498,676	306.3%	1.0000	1.0911	1.0000	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	2,626,975	9,699,589	8,752,501	333.2%	966	1,780,146	6,572,839	5,931,053	333.2%	1.0000	1.0879	1.0000	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	2,306,628	9,364,563	8,338,147	361.5%	860	1,483,491	6,022,750	5,362,618	361.5%	1.0000	1.0850	1.0000	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	2,012,627	8,978,119	7,869,908	391.0%	762	1,227,912	5,477,588	4,801,464	391.0%	1.0000	1.0817	1.0000	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	1,745,008	8,544,570	7,369,414	422.3%	671	1,010,045	4,945,767	4,265,563	422.3%	1.0000	1.0800	1.0000	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	1,503,406	8,076,570	6,858,264	456.2%	587	825,841	4,436,568	3,767,336	456.2%	1.0000	1.0802	1.0000	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	1,287,080	7,590,059	6,358,704	494.0%	511	670,953	3,956,689	3,314,785	494.0%	1.0000	1.0830	1.0000	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,094,957	7,098,177	5,872,814	536.4%	443	541,759	3,512,008	2,905,728	536.4%	1.0000	1.0856	1.0000	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	925,697	6,608,035	5,399,171	583.3%	381	434,859	3,104,215	2,536,335	583.3%	1.0000	1.0874	1.0000	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	777,753	6,123,265	4,934,624	634.5%	326	347,041	2,732,260	2,201,878	634.5%	1.0000	1.0878	1.0000	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	649,443	5,646,436	4,482,535	690.2%	278	275,396	2,394,365	1,900,814	690.2%	1.0000	1.0879	1.0000	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	539,011	5,178,872	4,041,572	749.8%	235	217,316	2,087,991	1,629,460	749.8%	1.0000	1.0864	1.0000	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	444,681	4,721,516	3,613,727	812.7%	198	170,544	1,810,792	1,385,933	812.7%	1.0000	1.0838	1.0000	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	364,709	4,276,368	3,199,289	877.2%	166	133,132	1,561,032	1,167,858	877.2%	1.0000	1.0794	1.0000	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	297,410	3,846,130	2,809,837	944.8%	138	103,388	1,337,018	976,774	944.8%	1.0000	1.0770	1.0000	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	241,191	3,439,190	2,470,733	1024.4%	114	79,877	1,138,986	818,254	1024.4%	1.0000	1.0843	1.0000	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	194,563	3,064,487	2,179,008	1119.9%	94	61,413	967,292	687,794	1119.9%	1.0000	1.0933	1.0000	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	156,158	2,724,413	1,919,438	1229.2%	77	47,026	820,436	578,024	1229.2%	1.0000	1.0975	1.0000	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	124,728	2,416,862	1,684,236	1350.3%	63	35,892	695,482	484,660	1350.3%	1.0000	1.0986	1.0000	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	99,160	2,138,697	1,471,728	1484.2%	51	27,307	588,951	405,282	1484.2%	1.0000	1.0991	1.0000	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	78,473	1,886,937	1,280,015	1631.2%	41	20,698	497,703	337,620	1631.2%	1.0000	1.0990	1.0000	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	61,815	1,659,062	1,106,784	1790.5%	33	15,625	419,357	279,759	1790.5%	1.0000	1.0977	1.0000	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	48,460	1,452,484	947,908	1956.1%	26	11,743	351,967	229,698	1956.1%	1.0000	1.0925	1.0000	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	37,796	1,264,722	803,168	2125.0%	21	8,782	293,870	186,623	2125.0%	1.0000	1.0864	1.0000	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	29,315	1,094,221	672,891	2295.4%	16	6,532	243,821	149,938	2295.4%	1.0000	1.0802	1.0000	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	22,598	940,257	558,953	2473.4%	13	4,828	200,887	119,421	2473.4%	1.0000	1.0776	1.0000	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	17,305	801,580	456,178	2636.1%	10	3,544	164,173	93,431	2636.1%	1.0000	1.0658	1.0000	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	13,156	676,951	366,365	2784.8%	8	2,583	132,884	71,917	2784.8%	1.0000	1.0564	1.0000	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	9,925	566,151	290,887	2931.0%	6	1,867	106,493	54,716	2931.0%	1.0000	1.0525	1.0000	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	7,425	469,157	229,219	3087.1%	4	1,338	84,554	41,311	3087.1%	1.0000	1.0533	1.0000	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	5,506	385,396	178,856	3248.5%	3	951	66,554	30,887	3248.5%	1.0000	1.0523	1.0000	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	4,043	314,007	138,537	3426.2%	2	669	51,961	22,925	3426.2%	1.0000	1.0547	1.0000	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	2,938	253,981	106,047	3609.2%	2	466	40,270	16,814	3609.2%	1.0000	1.0534	1.0000	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	2,110	203,935	79,997	3791.3%	1	321	30,989	12,156	3791.3%	1.0000	1.0505	1.0000	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	47,109,735	198,320,370	164,017,968	348.2%	17,361	34,665,003	121,419,308	103,129,683	297.5%									
	Lifetime	163,308,418	278,404,525	256,454,391	157.0%	76,889	246,650,736	229,130,131	238,005,534	96.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC3 Comprehensive Policy Forms

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	1995	7,026,567	89,540	849,821	12.1%	3,939	19,010,243	242,249	2,299,174	12.1%				0.0820		0.9180		5.85%	2.7055
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	1997	6,475,434	446,985	1,835,343	28.3%	3,631	15,635,579	1,079,290	4,431,619	28.3%				0.0320		0.9680		5.85%	2.4146
	1998	6,350,140	763,381	1,950,692	30.7%	3,539	14,485,340	1,741,354	4,449,736	30.7%				0.0253		0.9747		5.85%	2.2811
	1999	6,228,692	1,030,835	1,035,656	16.6%	3,443	13,422,784	2,221,441	2,231,831	16.6%				0.0271		0.9729		5.85%	2.1550
	2000	6,131,786	1,106,572	3,942,834	64.3%	3,358	12,483,403	2,252,817	8,027,025	64.3%				0.0247		0.9753		5.85%	2.0359
	2001	6,063,252	2,376,487	5,173,087	85.3%	3,266	11,661,435	4,570,690	9,949,383	85.3%				0.0274		0.9726		5.85%	1.9233
	2002	5,970,997	3,208,706	5,809,792	97.3%	3,178	10,849,095	5,830,109	10,556,191	97.3%				0.0269		0.9731		5.85%	1.8170
	2003	5,863,674	4,089,516	4,446,446	75.8%	3,082	10,065,070	7,019,705	7,632,380	75.8%				0.0302		0.9698		5.85%	1.7165
	2004	6,114,247	3,987,549	5,194,212	85.0%	2,984	9,914,944	6,466,263	8,423,003	85.0%				0.0318		0.9682		5.85%	1.6216
	2005	6,224,014	3,598,675	5,131,511	82.4%	2,852	9,534,944	5,513,028	7,861,273	82.4%				0.0442		0.9558		5.85%	1.5320
	2006	6,003,140	3,668,760	4,858,810	80.9%	2,753	8,688,132	5,309,667	7,031,984	80.9%				0.0347		0.9653		5.85%	1.4473
	2007	5,877,701	2,355,441	5,791,406	98.5%	2,649	8,036,293	3,220,479	7,918,306	98.5%				0.0378		0.9622		5.85%	1.3673
	2008	5,654,625	11,071,633	8,155,222	144.2%	2,531	7,303,858	14,300,798	10,533,783	144.2%				0.0445		0.9555		5.85%	1.2917
	2009	5,520,015	11,297,497	10,162,052	184.1%	2,441	6,735,800	13,785,773	12,400,246	184.1%				0.0356		0.9644		5.85%	1.2203
	2010	6,000,315	10,919,970	8,794,381	146.6%	2,296	6,917,087	12,588,403	10,138,052	146.6%				0.0594		0.9406		5.85%	1.1528
	2011	6,153,173	9,555,386	9,401,805	152.8%	2,143	6,701,139	10,406,334	10,239,076	152.8%				0.0666		0.9334		5.85%	1.0891
	2012	5,778,746	10,296,908	9,554,074	165.3%	2,018	5,945,432	10,593,920	9,829,659	165.3%				0.0583		0.9417		5.85%	1.0288
Projected Future Experience	2013	5,518,084	10,668,778	9,669,409	175.2%	1,875	5,372,331	10,386,976	9,414,004	175.2%	1.0000	1.0599	1.0000	0.0710	0.0000	0.9290	0.9549	5.50%	0.9736
	2014	6,742,410	11,764,120	9,341,898	138.6%	1,667	6,224,980	10,861,311	8,624,976	138.6%	1.4677	1.1062	1.0171	0.0767	0.0367	0.8894	0.8587	5.47%	0.9233
	2015	7,706,874	11,485,507	8,890,664	115.4%	1,532	6,752,674	10,063,467	7,789,896	115.4%	1.3061	1.0857	1.0332	0.0811	0.0000	0.9189	0.8484	5.43%	0.8762
	2016	6,972,628	10,661,633	8,814,654	126.4%	1,401	5,801,972	8,871,618	7,334,734	126.4%	1.0000	1.0607	1.0332	0.0855	0.0000	0.9145	0.9047	5.39%	0.8321
	2017	6,272,591	10,009,012	8,678,820	138.4%	1,275	4,959,513	7,913,768	6,862,032	138.4%	1.0000	1.0593	1.0332	0.0901	0.0000	0.9099	0.8996	5.36%	0.7907
	2018	5,609,874	9,414,728	8,486,189	151.3%	1,154	4,214,807	7,073,467	6,375,838	151.3%	1.0000	1.0582	1.0332	0.0949	0.0000	0.9051	0.8943	5.34%	0.7513
	2019	4,987,104	9,093,008	8,231,593	165.1%	1,039	3,559,234	6,489,567	5,874,786	165.1%	1.0000	1.0561	1.0332	0.0997	0.0000	0.9003	0.8890	5.33%	0.7137
	2020	4,406,339	8,800,318	7,912,237	179.6%	930	2,985,916	5,963,456	5,361,656	179.6%	1.0000	1.0530	1.0332	0.1045	0.0000	0.8955	0.8835	5.33%	0.6776
	2021	3,869,008	8,486,622	7,537,663	194.8%	828	2,488,324	5,458,109	4,847,793	194.8%	1.0000	1.0501	1.0332	0.1095	0.0000	0.8905	0.8781	5.33%	0.6431
	2022	3,375,866	8,130,386	7,114,376	210.7%	734	2,059,630	4,960,383	4,340,511	210.7%	1.0000	1.0470	1.0332	0.1144	0.0000	0.8856	0.8725	5.34%	0.6101
	2023	2,926,978	7,733,985	6,661,931	227.6%	646	1,694,193	4,476,584	3,856,058	227.6%	1.0000	1.0454	1.0332	0.1194	0.0000	0.8806	0.8670	5.35%	0.5788
	2024	2,521,729	7,307,941	6,199,852	245.9%	566	1,385,219	4,014,349	3,405,662	245.9%	1.0000	1.0455	1.0332	0.1243	0.0000	0.8757	0.8615	5.35%	0.5493
	2025	2,158,875	6,866,143	5,748,252	266.3%	493	1,125,419	3,579,312	2,996,557	266.3%	1.0000	1.0482	1.0332	0.1293	0.0000	0.8707	0.8561	5.35%	0.5213
	2026	1,836,619	6,420,123	5,309,008	289.1%	427	908,715	3,176,523	2,626,770	289.1%	1.0000	1.0508	1.0332	0.1342	0.0000	0.8658	0.8507	5.35%	0.4948
	2027	1,552,712	5,976,089	4,880,836	314.3%	367	729,408	2,807,350	2,292,840	314.3%	1.0000	1.0525	1.0332	0.1390	0.0000	0.8610	0.8454	5.35%	0.4698
	2028	1,304,559	5,537,156	4,460,887	341.9%	314	582,107	2,470,733	1,990,491	341.9%	1.0000	1.0529	1.0332	0.1438	0.0000	0.8562	0.8402	5.34%	0.4462
	2029	1,089,339	5,105,592	4,052,200	372.0%	268	461,933	2,165,021	1,718,331	372.0%	1.0000	1.0529	1.0332	0.1486	0.0000	0.8514	0.8350	5.34%	0.4240
	2030	904,106	4,682,543	3,653,570	404.1%	227	364,513	1,887,884	1,473,028	404.1%	1.0000	1.0515	1.0332	0.1533	0.0000	0.8467	0.8300	5.33%	0.4032
	2031	745,883	4,268,806	3,266,800	438.0%	191	286,060	1,637,169	1,252,880	438.0%	1.0000	1.0490	1.0332	0.1580	0.0000	0.8420	0.8250	5.32%	0.3835
	2032	611,741	3,866,192	2,892,148	472.8%	160	223,308	1,411,302	1,055,741	472.8%	1.0000	1.0448	1.0332	0.1626	0.0000	0.8374	0.8202	5.30%	0.3650
	2033	498,858	3,477,122	2,540,085	509.2%	133	173,416	1,208,740	883,001	509.2%	1.0000	1.0424	1.0332	0.1672	0.0000	0.8328	0.8155	5.29%	0.3476
	2034	404,560	3,109,161	2,233,536	552.1%	110	133,981	1,029,687	739,699	552.1%	1.0000	1.0495	1.0332	0.1716	0.0000	0.8284	0.8110	5.27%	0.3312
	2035	326,350	2,770,375	1,969,817	603.6%	91	103,011	874,457	621,764	603.6%	1.0000	1.0582	1.0332	0.1760	0.0000	0.8240	0.8067	5.26%	0.3156
	2036	261,930	2,462,916	1,735,167	662.5%	74	78,878	741,688	522,532	662.5%	1.0000	1.0623	1.0332	0.1803	0.0000	0.8197	0.8026	5.24%	0.3011
	2037	209,212	2,184,870	1,522,545	727.8%	61	60,203	628,724	438,131	727.8%	1.0000	1.0633	1.0332	0.1846	0.0000	0.8154	0.7987	5.22%	0.2878
	2038	166,326	1,933,397	1,330,438	799.9%	49	45,803	532,416	366,374	799.9%	1.0000	1.0639	1.0332	0.1889	0.0000	0.8111	0.7950	5.19%	0.2754
	2039	131,626	1,705,797	1,157,130	879.1%	40	34,718	449,925	305,207	879.1%	1.0000	1.0637	1.0332	0.1933	0.0000	0.8067	0.7914	5.16%	0.2638
	2040	103,685	1,499,792	1,000,530	965.0%	32	26,208	379,098	252,901	965.0%	1.0000	1.0624	1.0332	0.1978	0.0000	0.8022	0.7877	5.13%	0.2528
	2041	81,285	1,313,043	856,906	1054.2%	25	19,697	318,177	207,646	1054.2%	1.0000	1.0574	1.0332	0.2025	0.0000	0.7975	0.7840	5.10%	0.2423
	2042	63,398	1,143,305	726,062	1145.3%	20	14,731	265,657	168,707	1145.3%	1.0000	1.0515	1.0332	0.2076	0.0000	0.7924	0.7799	5.07%	0.2324
	2043	49,172	989,173	608,292	1237.1%	16	10,957	220,414	135,543	1237.1%	1.0000	1.0455	1.0332	0.2129	0.0000	0.7871	0.7756	5.05%	0.2228
	2044	37,905	849,989	505,292	1333.0%	12	8,099	181,601	107,956	1333.0%	1.0000	1.0430	1.0332	0.2187	0.0000	0.7813	0.7709	5.02%	0.2137
	2045	29,026	724,626	412,384	1420.7%	10	5,945	148,412	84,461	1420.7%	1.0000	1.0316	1.0332	0.2247	0.0000	0.7753	0.7658	5.00%	0.2048
	2046	22,067	611,962	331,193	1500.8%	7	4,332	120,127	65,013	1500.8%	1.0000	1.0225	1.0332	0.2312	0.0000	0.7688	0.7603	4.98%	0.1963
	2047	16,647	511,799	262,961	1579.6%	6	3,131	96,270	49,463	1579.6%	1.0000	1.0187	1.0332	0.2379	0.0000	0.7621	0.7544	4.96%	0.1881
	2048	12,454	424,117	207,214	1663.8%	4	2,245	76,437	37,345	1663.8%	1.0000	1.0195	1.0332	0.2450	0.0000	0.7550	0.7481	4.95%	0.1802
	2049	9,235	348,397	161,686	1750.8%	3	1,595	60,165	27,922	1750.8%	1.0000	1.0185	1.0332	0.2526	0.0000	0.7474	0.7415	4.93%	0.1727
	2050	6,782	283,861	125,237	1846.6%	2	1,122	46,972	20,724	1846.6%	1.0000	1.0209	1.0332	0.2606	0.0000	0.7394	0.7344	4.91%	0.1655
	2051	4,928	229,598	95,866	1945.1%	2	781	36,404	15,200	1945.1%	1.0000	1.0196	1.0332	0.2694	0.0000	0.7306	0.7267	4.90%	0.1586
	2052	3,539	184,356	72,317	2043.3%	1	538	28,014	10,989	2043.3%	1.0000	1.0167	1.0332	0.2790	0.0000	0.7210	0.7181	4.89%	0.1520
	Past	116,198,683	80,084,154	92,436,423	79.6%	59,528	211,985,733	107,710,823	134,875,851	63.6%									
	Future	73,552,304	183,036,340	149,657,645	203.5%	16,793	52,909,647	113,111,736	94,555,164	178.7%									
	Lifetime	189,750,987	263,120,494	242,094,068	127.6%	76,321	264,895,380	220,822,559	229,431,015	86.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3 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
	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
Historical	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
Experience	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
Projected	2014	157,217	445,634	422,470	268.7%	62	145,152	411,435	390,048	268.7%	1.0000	1.1229	1.0000	0.0777	0.0000	0.9223	0.9093	5.47%	0.9233
Future	2015	142,158	478,300	424,139	298.4%	57	124,557	419,081	371,625	298.4%	1.0000	1.1103	1.0000	0.0816	0.0000	0.9184	0.9042	5.43%	0.8762
Experience	2016	127,850	478,227	419,990	328.5%	52	106,385	397,936	349,476	328.5%	1.0000	1.1010	1.0000	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	114,352	459,870	412,105	360.4%	48	90,414	363,603	325,837	360.4%	1.0000	1.0971	1.0000	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	101,709	437,738	402,239	395.5%	43	76,416	328,881	302,210	395.5%	1.0000	1.0974	1.0000	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	89,956	424,446	387,644	430.9%	39	64,200	302,922	276,657	430.9%	1.0000	1.0896	1.0000	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	79,112	410,253	370,443	468.3%	35	53,609	278,004	251,027	468.3%	1.0000	1.0866	1.0000	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	69,186	394,549	351,206	507.6%	31	44,496	253,752	225,875	507.6%	1.0000	1.0841	1.0000	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	60,172	377,710	332,864	553.2%	28	36,711	230,443	203,082	553.2%	1.0000	1.0898	1.0000	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	52,049	360,263	314,316	603.9%	25	30,127	208,527	181,933	603.9%	1.0000	1.0916	1.0000	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	44,787	342,036	294,279	657.1%	22	24,602	187,885	161,651	657.1%	1.0000	1.0881	1.0000	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	38,344	322,946	273,561	713.4%	19	19,989	168,351	142,607	713.4%	1.0000	1.0858	1.0000	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	32,671	302,981	251,806	770.7%	17	16,165	149,908	124,587	770.7%	1.0000	1.0803	1.0000	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	27,712	282,524	230,945	833.4%	15	13,018	132,720	108,490	833.4%	1.0000	1.0813	1.0000	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	23,407	261,671	208,936	892.6%	13	10,444	116,760	93,230	892.6%	1.0000	1.0711	1.0000	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	19,694	240,396	187,000	949.5%	11	8,351	101,940	79,297	949.5%	1.0000	1.0637	1.0000	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	16,511	219,333	167,765	1016.1%	10	6,657	88,429	67,639	1016.1%	1.0000	1.0700	1.0000	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	13,800	199,266	150,745	1092.4%	8	5,292	76,422	57,814	1092.4%	1.0000	1.0751	1.0000	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	11,501	180,307	134,069	1165.8%	7	4,198	65,819	48,940	1165.8%	1.0000	1.0672	1.0000	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	9,561	162,558	119,278	1247.6%	6	3,324	56,509	41,464	1247.6%	1.0000	1.0702	1.0000	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	7,930	146,438	107,269	1352.8%	5	2,626	48,497	35,525	1352.8%	1.0000	1.0843	1.0000	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	6,562	132,416	98,117	1495.2%	4	2,071	41,796	30,970	1495.2%	1.0000	1.1053	1.0000	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	5,419	120,384	90,029	1661.5%	4	1,632	36,253	27,112	1661.5%	1.0000	1.1112	1.0000	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	4,464	109,911	82,590	1850.3%	3	1,284	31,628	23,766	1850.3%	1.0000	1.1136	1.0000	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	3,667	100,734	75,949	2071.1%	3	1,010	27,740	20,915	2071.1%	1.0000	1.1194	1.0000	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	3,003	92,640	70,132	2335.3%	2	792	24,435	18,498	2335.3%	1.0000	1.1276	1.0000	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	2,450	85,383	64,581	2635.6%	2	619	21,582	16,324	2635.6%	1.0000	1.1286	1.0000	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	1,991	78,618	58,670	2947.3%	2	482	19,051	14,217	2947.3%	1.0000	1.1182	1.0000	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	1,609	72,021	52,268	3248.3%	1	374	16,735	12,145	3248.3%	1.0000	1.1021	1.0000	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	1,293	65,453	45,938	3552.7%	1	288	14,585	10,236	3552.7%	1.0000	1.0937	1.0000	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,032	58,880	39,524	3830.0%	1	220	12,580	8,444	3830.0%	1.0000	1.0780	1.0000	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	817	52,397	33,672	4120.7%	1	167	10,732	6,896	4120.7%	1.0000	1.0759	1.0000	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	641	46,161	28,258	4406.7%	1	126	9,061	5,547	4406.7%	1.0000	1.0694	1.0000	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	498	40,230	23,373	4692.7%	1	94	7,567	4,396	4692.7%	1.0000	1.0649	1.0000	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	382	34,691	19,121	5001.5%	1	69	6,252	3,446	5001.5%	1.0000	1.0658	1.0000	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	289	29,613	15,473	5344.9%	1	50	5,114	2,672	5344.9%	1.0000	1.0687	1.0000	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	216	25,093	12,656	5864.0%	1	36	4,152	2,094	5864.0%	1.0000	1.0971	1.0000	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	158	21,082	9,985	6316.6%	1	25	3,343	1,583	6316.6%	1.0000	1.0772	1.0000	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	113	17,529	7,753	6834.4%	1	17	2,664	1,178	6834.4%	1.0000	1.0820	1.0000	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	1,447,187	8,466,764	7,204,940	497.9%	653	1,064,430	5,029,768	4,452,308	418.3%									
	Lifetime	5,344,295	12,232,713	11,189,196	209.4%	2,700	8,367,002	10,016,910	10,273,303	122.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC3 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	1993	53,851	0	0	0.0%	92	163,243	0	0	0.0%				0.0108		0.9892		5.85%	3.0314
	1994	218,574	0	0	0.0%	129	625,956	0	0	0.0%				0.0652		0.9348		5.85%	2.8638
	1995	232,328	0	0	0.0%	125	628,559	0	0	0.0%				0.0310		0.9690		5.85%	2.7055
	1996	227,874	7,075	85,530	37.5%	120	582,423	18,084	218,607	37.5%				0.0400		0.9600		5.85%	2.5559
	1997	225,259	28,560	141,978	63.0%	119	543,909	68,960	342,819	63.0%				0.0083		0.9917		5.85%	2.4146
	1998	224,365	68,753	51,457	22.9%	118	511,799	156,834	117,378	22.9%				0.0084		0.9916		5.85%	2.2811
	1999	224,392	57,121	2,530	1.1%	116	483,563	123,095	5,452	1.1%				0.0169		0.9831		5.85%	2.1550
	2000	220,451	5,814	1,352	0.6%	113	448,805	11,837	2,753	0.6%				0.0259		0.9741		5.85%	2.0359
	2001	218,720	227,277	146,346	66.9%	109	420,663	437,122	281,467	66.9%				0.0354		0.9646		5.85%	1.9233
	2002	209,259	103,327	342,526	163.7%	107	380,216	187,741	622,359	163.7%				0.0183		0.9817		5.85%	1.8170
	2003	205,949	77,507	39,643	19.2%	104	353,513	133,042	68,048	19.2%				0.0280		0.9720		5.85%	1.7165
	2004	202,473	125,398	515,939	254.8%	103	328,333	203,347	836,653	254.8%				0.0096		0.9904		5.85%	1.6216
	2005	200,984	148,269	118,939	59.2%	100	307,899	227,142	182,210	59.2%				0.0291		0.9709		5.85%	1.5320
	2006	199,121	191,456	554	0.3%	96	288,180	277,088	801	0.3%				0.0400		0.9600		5.85%	1.4473
	2007	190,068	125,724	625,597	329.1%	91	259,871	171,896	855,348	329.1%				0.0521		0.9479		5.85%	1.3673
	2008	176,181	287,342	878,285	498.5%	88	227,566	371,149	1,134,446	498.5%				0.0330		0.9670		5.85%	1.2917
	2009	171,237	580,260	89,125	52.0%	86	208,952	708,062	108,755	52.0%				0.0227		0.9773		5.85%	1.2203
	2010	156,518	612,327	371,066	237.1%	80	180,432	705,883	427,760	237.1%				0.0698		0.9302		5.85%	1.1528
	2011	155,916	561,773	435,314	279.2%	78	169,801	611,801	474,081	279.2%				0.0250		0.9750		5.85%	1.0891
	2012	183,591	557,965	138,075	75.2%	73	188,886	574,059	142,058	75.2%				0.0641		0.9359		5.85%	1.0288
Projected Future Experience	2013	172,905	356,079	413,782	239.3%	68	168,338	346,673	402,852	239.3%	1.0000	3.1820	1.0000	0.0731	0.0000	0.9269	0.9418	5.50%	0.9736
	2014	201,123	441,772	405,613	201.7%	60	185,688	407,869	374,486	201.7%	1.3872	1.1212	1.0138	0.0777	0.0367	0.8885	0.8624	5.47%	0.9233
	2015	238,448	463,373	383,420	160.8%	55	208,926	406,002	335,948	160.8%	1.3819	1.0968	1.0332	0.0816	0.0000	0.9184	0.8342	5.43%	0.8762
	2016	214,448	451,615	379,670	177.0%	50	178,444	375,792	315,926	177.0%	1.0000	1.0657	1.0332	0.0856	0.0000	0.9144	0.8993	5.39%	0.8321
	2017	191,807	426,158	372,542	194.2%	46	151,655	336,948	294,556	194.2%	1.0000	1.0618	1.0332	0.0897	0.0000	0.9103	0.8944	5.36%	0.7907
	2018	170,601	400,505	363,623	213.1%	42	128,176	300,907	273,197	213.1%	1.0000	1.0622	1.0332	0.0937	0.0000	0.9063	0.8894	5.34%	0.7513
	2019	150,886	386,028	350,429	232.2%	38	107,686	275,503	250,097	232.2%	1.0000	1.0547	1.0332	0.0978	0.0000	0.9022	0.8844	5.33%	0.7137
	2020	132,698	372,091	334,880	252.4%	34	89,921	252,144	226,928	252.4%	1.0000	1.0517	1.0332	0.1017	0.0000	0.8983	0.8795	5.33%	0.6776
	2021	116,049	357,485	317,489	273.6%	30	74,636	229,914	204,191	273.6%	1.0000	1.0493	1.0332	0.1056	0.0000	0.8944	0.8745	5.33%	0.6431
	2022	100,928	342,002	300,908	298.1%	27	61,577	208,657	183,585	298.1%	1.0000	1.0548	1.0332	0.1094	0.0000	0.8906	0.8697	5.34%	0.6101
	2023	87,304	326,061	284,141	325.5%	24	50,533	188,731	164,467	325.5%	1.0000	1.0566	1.0332	0.1131	0.0000	0.8869	0.8650	5.35%	0.5788
	2024	75,123	309,471	266,027	354.1%	21	41,266	169,996	146,132	354.1%	1.0000	1.0531	1.0332	0.1166	0.0000	0.8834	0.8605	5.35%	0.5493
	2025	64,316	292,137	247,299	384.5%	19	33,528	152,291	128,916	384.5%	1.0000	1.0509	1.0332	0.1201	0.0000	0.8799	0.8561	5.35%	0.5213
	2026	54,800	274,035	227,632	415.4%	16	27,114	135,586	112,627	415.4%	1.0000	1.0456	1.0332	0.1233	0.0000	0.8767	0.8520	5.35%	0.4948
	2027	46,482	255,505	208,774	449.1%	14	21,836	120,027	98,074	449.1%	1.0000	1.0466	1.0332	0.1265	0.0000	0.8735	0.8482	5.35%	0.4698
	2028	39,261	236,625	188,878	481.1%	12	17,519	105,585	84,279	481.1%	1.0000	1.0367	1.0332	0.1295	0.0000	0.8705	0.8446	5.34%	0.4462
	2029	33,033	217,371	169,047	511.8%	11	14,008	92,176	71,684	511.8%	1.0000	1.0296	1.0332	0.1324	0.0000	0.8676	0.8414	5.34%	0.4240
	2030	27,695	198,314	151,659	547.6%	9	11,166	79,955	61,145	547.6%	1.0000	1.0357	1.0332	0.1352	0.0000	0.8648	0.8384	5.33%	0.4032
	2031	23,147	180,162	136,273	588.7%	8	8,877	69,095	52,263	588.7%	1.0000	1.0406	1.0332	0.1379	0.0000	0.8621	0.8358	5.32%	0.3835
	2032	19,291	163,014	121,198	628.3%	7	7,042	59,506	44,242	628.3%	1.0000	1.0329	1.0332	0.1407	0.0000	0.8593	0.8334	5.30%	0.3650
	2033	16,036	146,963	107,827	672.4%	6	5,575	51,088	37,484	672.4%	1.0000	1.0359	1.0332	0.1435	0.0000	0.8565	0.8313	5.29%	0.3476
	2034	13,301	132,386	96,971	729.1%	5	4,405	43,843	32,115	729.1%	1.0000	1.0495	1.0332	0.1465	0.0000	0.8535	0.8294	5.27%	0.3312
	2035	11,007	119,708	88,698	805.8%	4	3,474	37,785	27,997	805.8%	1.0000	1.0698	1.0332	0.1497	0.0000	0.8503	0.8276	5.26%	0.3156
	2036	9,089	108,829	81,386	895.4%	4	2,737	32,773	24,509	895.4%	1.0000	1.0756	1.0332	0.1533	0.0000	0.8467	0.8257	5.24%	0.3011
	2037	7,487	99,361	74,662	997.2%	3	2,155	28,592	21,485	997.2%	1.0000	1.0779	1.0332	0.1572	0.0000	0.8428	0.8238	5.22%	0.2878
	2038	6,151	91,065	68,658	1116.2%	3	1,694	25,077	18,907	1116.2%	1.0000	1.0834	1.0332	0.1617	0.0000	0.8383	0.8215	5.19%	0.2754
	2039	5,037	83,747	63,399	1258.6%	2	1,329	22,089	16,722	1258.6%	1.0000	1.0914	1.0332	0.1667	0.0000	0.8333	0.8189	5.16%	0.2638
	2040	4,110	77,186	58,381	1420.5%	2	1,039	19,510	14,757	1420.5%	1.0000	1.0924	1.0332	0.1721	0.0000	0.8279	0.8159	5.13%	0.2528
	2041	3,339	71,071	53,037	1588.4%	1	809	17,222	12,852	1588.4%	1.0000	1.0824	1.0332	0.1780	0.0000	0.8220	0.8124	5.10%	0.2423
	2042	2,699	65,107	47,250	1750.7%	1	627	15,128	10,979	1750.7%	1.0000	1.0668	1.0332	0.1845	0.0000	0.8155	0.8083	5.07%	0.2324
	2043	2,169	59,169	41,528	1914.7%	1	483	13,184	9,253	1914.7%	1.0000	1.0586	1.0332	0.1915	0.0000	0.8085	0.8036	5.05%	0.2228
	2044	1,731	53,227	35,730	2064.2%	1	370	11,372	7,634	2064.2%	1.0000	1.0434	1.0332	0.1990	0.0000	0.8010	0.7981	5.02%	0.2137
	2045	1,371	47,367	30,439	2220.8%	1	281	9,701	6,234	2220.8%	1.0000	1.0414	1.0332	0.2071	0.0000	0.7929	0.7918	5.00%	0.2048
	2046	1,076	41,730	25,545	2375.0%	1	211	8,191	5,014	2375.0%	1.0000	1.0351	1.0332	0.2159	0.0000	0.7841	0.7847	4.98%	0.1963
	2047	835	36,368	21,129	2529.1%	1	157	6,841	3,974	2529.1%	1.0000	1.0307	1.0332	0.2254	0.0000	0.7746	0.7767	4.96%	0.1881
	2048	641	31,361	17,285	2695.5%	1	116	5,652	3,115	2695.5%	1.0000	1.0316	1.0332	0.2359	0.0000	0.7641	0.7676	4.95%	0.1802
	2049	486	26,770	13,988	2880.6%	1	84	4,623	2,416	2880.6%	1.0000	1.0344	1.0332	0.2474	0.0000	0.7526	0.7572	4.93%	0.1727
	2050	362	22,684	11,441	3160.4%	1	60	3,754	1,893	3160.4%	1.0000	1.0619	1.0332	0.2601	0.0000	0.7399	0.7456	4.91%	0.1655
	2051	265	19,058	9,026	3404.3%	1	42	3,022	1,431	3404.3%	1.0000	1.0426	1.0332	0.2743	0.0000	0.7257	0.7324	4.90%	0.1586
	2052	190	15,846	7,008	3683.4%	1	29	2,408	1,065	3683.4%	1.0000	1.0472	1.0332	0.2900	0.0000	0.7100	0.7176	4.89%	0.1520
	Past	3,897,109	3,765,949	3,984,256	102.2%	2,047	7,302,572	4,987,143	5,820,995	79.7%									
	Future	2,247,729	7,798,805	6,576,673	292.6%	631	1,613,610	4,675,215	4,085,433	253.2%									
	Lifetime	6,144,838	11,564,754	10,560,929	171.9%	2,678	8,916,183	9,662,358	9,906,428	111.1%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	614,433	0	187,056	30.4%
1994	5,469,556	98,758	246,530	6.3%
1995	7,026,567	849,821	2,977,639	54.5%
1996	6,678,177	250,521	3,936,001	62.7%
1997	6,475,434	1,835,343	3,872,353	88.1%
1998	6,350,140	1,950,692	3,952,529	93.0%
1999	6,228,692	1,035,656	3,841,262	78.3%
2000	6,131,786	3,942,834	3,813,924	126.5%
2001	6,063,252	5,173,087	3,747,675	147.1%
2002	5,970,997	5,809,792	3,712,885	159.5%
2003	5,863,674	4,446,446	3,619,471	137.6%
2004	6,114,247	5,194,212	3,507,695	142.3%
2005	6,224,014	5,131,511	2,871,191	128.6%
2006	6,003,140	4,858,810	3,188,870	134.1%
2007	5,877,701	5,791,406	2,874,470	147.4%
2008	5,654,625	8,155,222	2,275,988	184.5%
2009	5,520,015	10,162,052	2,882,401	236.3%
2010	6,000,315	8,794,381	1,725,205	175.3%
2011	6,153,173	9,401,805	1,111,655	170.9%
2012	5,778,746	9,554,074	1,190,059	185.9%
Total	116,198,683	92,436,423	55,534,860	127.3%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC3 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1993	53,851	0	12,589	23.4%
1994	218,574	0	5,206	2.4%
1995	232,328	0	96,469	41.5%
1996	227,874	85,530	131,907	95.4%
1997	225,259	141,978	134,543	122.8%
1998	224,365	51,457	138,735	84.8%
1999	224,392	2,530	138,674	62.9%
2000	220,451	1,352	134,604	61.7%
2001	218,720	146,346	121,653	122.5%
2002	209,259	342,526	122,244	222.1%
2003	205,949	39,643	128,915	81.8%
2004	202,473	515,939	143,539	325.7%
2005	200,984	118,939	104,287	111.1%
2006	199,121	554	129,562	65.3%
2007	190,068	625,597	88,269	375.6%
2008	176,181	878,285	104,615	557.9%
2009	171,237	89,125	115,855	119.7%
2010	156,518	371,066	63,953	277.9%
2011	155,916	435,314	107,232	348.0%
2012	183,591	138,075	-4,454	72.8%
Total	3,897,109	3,984,256	2,018,397	154.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	346.67	335.82	324.98	18-44	9.87	9.45	9.17
45-49	384.75	369.18	353.62	45-49	12.93	12.37	11.95
50-54	418.53	398.51	378.64	50-54	16.54	15.71	15.01
55	514.58	495.54	476.49	55	23.63	22.80	21.82
56	544.88	525.98	506.93	56	25.72	24.88	23.91
57	577.68	558.78	539.74	57	28.22	27.24	26.27
58	611.18	592.28	573.24	58	30.58	29.61	28.77
59	643.57	624.81	606.04	59	33.08	32.11	31.14
60	673.04	654.83	636.62	60	35.58	34.61	33.64
61	698.75	681.38	664.14	61	37.81	36.97	36.00
62	723.22	706.54	690.00	62	40.17	39.34	38.36
63	749.77	733.09	716.41	63	42.81	41.84	41.01
64	781.74	763.67	745.46	64	45.87	44.90	43.92
65	822.74	801.06	779.37	65	49.76	48.51	47.12
66	874.59	847.21	819.96	66	54.49	52.82	51.01
67	935.33	901.42	867.50	67	60.05	57.69	55.46
68	1,001.22	961.74	922.13	68	65.89	63.25	60.47
69	1,068.91	1,026.38	983.84	69	72.14	69.22	66.16
70	1,134.94	1,093.93	1,052.79	70	78.26	75.48	72.70
71	1,199.01	1,164.40	1,129.93	71	84.51	82.15	79.93
72	1,273.52	1,246.97	1,220.42	72	91.88	90.21	88.40
73	1,373.88	1,352.33	1,330.79	73	101.75	100.36	98.97
74	1,515.52	1,491.33	1,467.28	74	115.51	113.70	112.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,714.01	1,675.09	1,636.17	75	134.41	131.36	128.30
76	1,979.08	1,910.14	1,841.06	76	159.43	153.73	148.04
77	2,297.25	2,186.61	2,075.97	77	189.87	180.56	171.25
78	2,649.06	2,490.60	2,332.14	78	224.35	210.72	197.10
79	3,015.19	2,807.94	2,600.83	79	261.60	243.53	225.46
80		3,124.86	2,873.41	80	300.38	278.00	255.62
81		3,429.83	3,142.65	81	339.58	313.45	287.31
82		3,723.12	3,408.00	82	378.91	349.45	320.12
83		4,007.65	3,670.43	83	418.39	386.00	353.76
84		4,286.34	3,930.92	84	457.87	422.98	388.09
				85	497.48	460.09	422.56
				86	547.24	506.10	464.82
				87	602.01	556.70	511.24
				88	662.20	612.43	562.39
				89	728.36	673.73	618.69
				90	801.20	741.15	680.54
				91	881.26	815.24	748.65
				92	969.39	896.83	823.58
				93	1,066.27	986.48	906.00
				94	1,172.88	1,085.17	996.63
				95	1,290.20	1,193.73	1,096.29
				96	1,419.19	1,313.13	1,205.96
				97	1,561.11	1,444.49	1,326.62
				98	1,717.21	1,588.91	1,459.22
				99	1,888.87	1,747.79	1,605.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	368.35	357.51	346.67	18-44	10.43	10.15	9.87
45-49	405.60	389.90	374.33	45-49	13.62	13.07	12.65
50-54	438.41	423.39	408.52	50-54	17.38	16.68	16.12
55	571.71	543.07	514.58	55	26.27	24.88	23.63
56	611.18	580.05	549.05	56	28.91	27.38	25.99
57	652.88	619.80	586.72	57	31.83	30.16	28.50
58	695.00	660.39	625.78	58	34.75	33.08	31.28
59	735.59	699.87	664.14	59	37.81	36.00	34.19
60	773.12	736.70	700.28	60	40.87	38.92	36.97
61	806.34	769.64	732.81	61	43.65	41.70	39.75
62	837.75	800.64	763.39	62	46.57	44.62	42.53
63	870.56	832.33	794.25	63	49.76	47.68	45.45
64	907.67	867.64	827.75	64	53.38	51.01	48.79
65	952.57	909.34	865.97	65	57.69	55.04	52.40
66	1,007.47	959.38	911.28	66	62.69	59.63	56.71
67	1,072.25	1,018.73	965.08	67	68.67	65.05	61.58
68	1,145.92	1,087.40	1,029.02	68	75.34	71.31	67.42
69	1,227.51	1,165.93	1,104.36	69	82.71	78.54	74.23
70	1,315.91	1,254.20	1,192.62	70	90.77	86.60	82.29
71	1,412.66	1,354.14	1,295.76	71	99.80	95.77	91.74
72	1,527.47	1,472.84	1,418.08	72	110.51	106.75	102.86
73	1,672.87	1,618.52	1,564.31	73	124.27	120.37	116.48
74	1,860.79	1,800.05	1,739.31	74	141.92	137.47	132.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,103.63	2,025.65	1,947.81	75	164.99	158.88	152.76
76	2,408.45	2,300.31	2,192.17	76	193.91	185.15	176.25
77	2,763.18	2,614.59	2,466.14	77	228.10	215.73	203.36
78	3,150.02	2,955.28	2,760.68	78	266.60	249.92	233.24
79	3,551.73	3,309.31	3,067.04	79	308.02	286.90	265.77
				80	351.53	325.96	300.38
				81	396.01	366.27	336.52
				82	441.19	407.55	373.91
				83	486.92	449.67	412.41
				84	533.07	492.20	451.33
				85	579.35	535.01	490.67
				86	637.32	588.53	539.74
				87	701.12	647.32	593.67
				88	771.17	712.10	653.02
				89	848.32	783.27	718.35
				90	933.11	861.66	790.22
				91	1,026.38	947.84	869.31
				92	1,128.96	1,042.64	956.18
				93	1,241.83	1,146.89	1,051.81
				94	1,365.95	1,261.56	1,157.04
				95	1,502.59	1,387.78	1,272.68
				96	1,652.85	1,526.50	1,400.01
				97	1,818.12	1,679.12	1,539.98
				98	1,999.93	1,847.03	1,693.99
				99	2,199.95	2,031.76	1,863.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	411.58	395.32	379.19	18-44	11.68	11.26	10.70
45-49	447.16	431.60	415.89	45-49	15.01	14.60	14.04
50-54	508.18	493.17	478.30	50-54	20.02	19.46	18.90
55	638.43	614.52	590.75	55	29.33	28.22	27.11
56	682.35	656.50	630.50	56	32.25	31.00	29.89
57	731.42	703.62	675.68	57	35.58	34.33	32.94
58	782.85	753.24	723.77	58	39.20	37.81	36.28
59	834.00	803.14	772.15	59	42.95	41.28	39.75
60	882.23	850.40	818.57	60	46.57	44.90	43.23
61	925.88	893.63	861.38	61	50.18	48.51	46.70
62	968.00	935.47	903.08	62	53.93	52.13	50.32
63	1,012.62	979.81	947.15	63	57.96	56.02	54.21
64	1,063.77	1,030.41	997.05	64	62.55	60.60	58.66
65	1,125.76	1,091.15	1,056.54	65	68.11	66.03	63.94
66	1,201.79	1,164.96	1,128.26	66	74.78	72.42	70.06
67	1,292.14	1,252.95	1,213.89	67	82.57	80.06	77.42
68	1,396.39	1,355.25	1,314.25	68	91.60	88.82	86.04
69	1,514.13	1,472.15	1,430.17	69	101.89	98.97	96.19
70	1,644.93	1,603.78	1,562.64	70	113.56	110.64	107.86
71	1,789.76	1,751.12	1,712.62	71	126.63	123.99	121.35
72	1,954.76	1,917.51	1,880.25	72	141.78	139.28	136.78
73	2,147.83	2,106.96	2,066.10	73	159.85	157.07	154.15
74	2,376.76	2,323.52	2,270.29	74	181.53	177.64	173.75

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,648.92	2,571.08	2,493.10	75	207.67	201.55	195.43
76	2,969.04	2,851.86	2,734.83	76	238.80	229.21	219.62
77	3,328.49	3,161.69	2,994.89	77	274.39	260.49	246.45
78	3,715.61	3,494.04	3,272.62	78	314.00	295.10	276.05
79	4,118.57	3,843.07	3,567.57	79	356.95	332.91	308.86
				80	402.68	373.91	345.14
				81	450.36	417.56	384.75
				82	499.84	463.70	427.43
				83	550.72	511.52	472.32
				84	602.29	560.45	518.61
				85	654.27	609.93	565.73
				86	719.74	670.95	622.30
				87	791.74	738.09	684.58
				88	870.97	811.90	753.10
				89	958.13	893.08	828.44
				90	1,053.90	982.45	911.28
				91	1,159.26	1,080.73	1,002.47
				92	1,275.19	1,188.87	1,102.69
				93	1,402.65	1,307.71	1,212.91
				94	1,542.90	1,438.51	1,334.26
				95	1,697.19	1,582.38	1,467.70
				96	1,866.91	1,740.56	1,614.49
				97	2,053.59	1,914.59	1,776.00
				98	2,258.89	2,105.99	1,953.65
				99	2,484.76	2,316.57	2,149.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.79	449.53	433.26	18-44	13.21	12.79	12.23
45-49	520.00	504.29	488.72	45-49	17.51	16.96	16.40
50-54	617.72	597.84	577.82	50-54	24.46	23.63	22.80
55	762.28	724.19	686.10	55	35.03	33.22	31.41
56	810.23	767.70	725.16	56	38.23	36.28	34.19
57	866.11	819.13	772.15	57	42.12	39.75	37.53
58	929.22	877.92	826.63	58	46.43	43.79	41.28
59	998.44	943.12	887.79	59	51.29	48.51	45.59
60	1,073.22	1,014.01	954.93	60	56.71	53.52	50.46
61	1,152.59	1,090.04	1,027.49	61	62.69	59.21	55.88
62	1,236.41	1,170.80	1,105.19	62	69.08	65.47	61.86
63	1,324.95	1,256.42	1,188.03	63	76.17	72.28	68.25
64	1,417.94	1,346.77	1,275.74	64	83.68	79.51	75.34
65	1,515.52	1,441.85	1,368.18	65	91.74	87.29	82.84
66	1,618.79	1,542.76	1,466.59	66	100.36	95.63	90.91
67	1,733.89	1,655.49	1,577.09	67	110.23	105.22	100.08
68	1,867.74	1,787.54	1,707.20	68	121.90	116.62	111.20
69	2,027.59	1,946.00	1,864.41	69	135.94	130.52	124.96
70	2,220.66	2,138.38	2,056.23	70	153.18	147.62	141.92
71	2,450.57	2,368.14	2,285.72	71	174.03	168.19	162.49
72	2,707.30	2,623.49	2,539.67	72	197.52	191.54	185.57
73	2,977.80	2,889.12	2,800.57	73	222.82	216.42	209.89
74	3,248.43	3,149.46	3,050.63	74	248.95	241.44	233.94

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,506.00	3,389.10	3,272.20	75	274.94	265.77	256.59
76	3,741.88	3,598.15	3,454.43	76	300.10	288.43	276.75
77	3,967.34	3,790.11	3,612.89	77	325.68	310.94	296.21
78	4,198.36	3,984.02	3,769.54	78	353.34	335.13	316.92
79	4,450.92	4,198.77	3,946.77	79	384.89	362.93	340.97
				80	421.73	396.29	370.71
				81	465.23	436.32	407.27
				82	514.44	482.19	450.08
				83	567.82	532.65	497.48
				84	623.97	585.89	547.80
				85	681.52	640.65	599.79
				86	749.63	704.73	659.83
				87	824.55	775.20	725.86
				88	906.98	852.77	798.42
				89	997.74	938.11	878.20
				90	1,097.54	1,031.94	966.05
				91	1,207.35	1,135.07	1,062.66
				92	1,328.15	1,248.64	1,168.99
				93	1,461.03	1,373.46	1,285.89
				94	1,607.12	1,510.79	1,414.46
				95	1,767.80	1,661.88	1,555.97
				96	1,944.61	1,828.13	1,711.51
				97	2,139.07	2,010.91	1,882.62
				98	2,352.99	2,212.05	2,070.82
				99	2,588.32	2,433.20	2,277.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	598.95	577.55	556.14	18-44	37.39	36.00	34.75
45-49	632.45	611.46	590.33	45-49	41.01	39.62	38.23
50-54	664.70	643.99	623.28	50-54	44.76	43.37	41.98
55	695.83	675.26	654.83	55	48.51	47.12	45.73
56	716.13	692.92	669.84	56	50.32	48.79	47.12
57	742.68	715.71	688.88	57	52.68	50.74	48.79
58	774.09	742.82	711.54	58	55.32	53.10	50.74
59	809.12	773.26	737.26	59	58.24	55.60	52.96
60	846.51	806.20	765.89	60	61.30	58.38	55.46
61	885.71	841.51	797.30	61	64.64	61.30	58.10
62	928.94	881.12	833.31	62	68.25	64.64	61.16
63	978.98	927.55	876.26	63	72.42	68.67	64.77
64	1,038.89	983.56	928.38	64	77.42	73.25	69.22
65	1,111.31	1,051.81	992.32	65	83.40	78.95	74.50
66	1,198.46	1,133.96	1,069.47	66	90.77	85.76	80.90
67	1,298.12	1,228.48	1,158.84	67	98.97	93.69	88.40
68	1,407.10	1,333.01	1,258.92	68	108.14	102.44	96.74
69	1,522.47	1,445.32	1,368.18	69	117.73	111.76	105.78
70	1,641.03	1,562.92	1,484.80	70	127.74	121.76	115.65
71	1,762.80	1,685.65	1,608.65	71	138.17	132.19	126.07
72	1,899.02	1,822.29	1,745.56	72	149.84	143.87	137.89
73	2,064.01	1,983.39	1,902.91	73	164.16	157.77	151.37
74	2,272.23	2,179.94	2,087.64	74	182.09	174.72	167.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,538.00	2,422.63	2,307.26	75	204.89	195.57	186.26
76	2,870.49	2,718.42	2,566.36	76	233.52	221.15	208.64
77	3,258.30	3,058.97	2,859.65	77	266.88	250.62	234.22
78	3,685.31	3,432.33	3,179.35	78	303.99	283.14	262.15
79	4,135.11	3,826.25	3,517.53	79	343.61	317.89	292.18
80		4,228.80	3,866.29	80		353.89	323.59
81		4,629.95	4,219.21	81		390.45	355.84
82		5,028.19	4,574.49	82		427.29	388.78
83		5,424.20	4,931.30	83		464.40	422.28
84		5,818.82	5,289.37	84		501.65	455.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.38	624.67	598.95	18-44	40.59	39.06	37.39
45-49	691.53	662.06	632.45	45-49	44.90	42.95	41.01
50-54	731.28	698.06	664.70	50-54	49.21	46.98	44.76
55	777.71	736.70	695.83	55	54.35	51.43	48.51
56	819.13	775.06	731.00	56	57.69	54.49	51.43
57	872.09	824.41	776.73	57	61.86	58.52	55.04
58	931.44	879.73	827.88	58	66.58	62.83	59.21
59	991.77	935.75	879.73	59	71.31	67.28	63.25
60	1,048.06	987.60	927.13	60	75.89	71.59	67.14
61	1,096.71	1,031.94	967.02	61	79.93	75.20	70.47
62	1,141.61	1,072.52	1,003.58	62	83.82	78.67	73.67
63	1,188.31	1,115.34	1,042.50	63	87.85	82.43	77.15
64	1,242.52	1,166.07	1,089.62	64	92.57	86.88	81.18
65	1,309.80	1,230.43	1,151.06	65	98.41	92.44	86.46
66	1,394.59	1,312.86	1,231.26	66	105.50	99.39	93.13
67	1,495.64	1,412.66	1,329.67	67	114.12	107.73	101.33
68	1,611.15	1,528.03	1,445.04	68	123.71	117.32	110.92
69	1,738.47	1,656.88	1,575.43	69	134.41	128.16	121.76
70	1,875.53	1,797.41	1,719.15	70	146.09	139.97	133.86
71	2,023.01	1,949.61	1,876.36	71	158.60	152.90	147.20
72	2,193.56	2,123.09	2,052.61	72	173.06	167.63	162.07
73	2,402.75	2,328.95	2,255.14	73	190.99	185.15	179.45
74	2,666.16	2,578.87	2,491.44	74	213.64	206.69	199.60
75	2,999.48	2,884.11	2,768.74	75	242.14	232.83	223.51
76	3,411.89	3,251.63	3,091.36	76	277.58	264.52	251.45
77	3,887.83	3,670.30	3,452.62	77	318.59	300.66	282.73
78	4,405.33	4,124.13	3,842.93	78	363.49	340.27	316.92
79	4,942.42	4,597.43	4,252.57	79	410.61	381.97	353.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	718.77	684.58	650.38	18-44	44.90	42.81	40.59
45-49	767.42	729.47	691.53	45-49	49.76	47.26	44.90
50-54	830.94	781.04	731.28	50-54	55.88	52.54	49.21
55	900.44	839.00	777.71	55	62.83	58.52	54.35
56	959.38	894.05	828.58	56	67.55	62.97	58.38
57	1,034.99	965.22	895.30	57	73.39	68.53	63.52
58	1,120.06	1,045.84	971.61	58	80.06	74.78	69.36
59	1,207.35	1,129.38	1,051.40	59	86.88	81.32	75.62
60	1,289.92	1,209.30	1,128.68	60	93.41	87.57	81.73
61	1,362.76	1,281.02	1,199.15	61	99.39	93.41	87.43
62	1,430.17	1,348.44	1,266.85	62	104.95	98.97	92.99
63	1,498.98	1,417.94	1,337.04	63	110.92	104.95	98.83
64	1,575.70	1,495.64	1,415.58	64	117.46	111.48	105.50
65	1,667.03	1,587.66	1,508.29	65	125.24	119.26	113.29
66	1,778.37	1,699.14	1,619.77	66	134.55	128.58	122.60
67	1,910.42	1,830.77	1,750.98	67	145.67	139.56	133.44
68	2,062.20	1,982.28	1,902.49	68	158.32	152.21	146.09
69	2,233.17	2,153.67	2,074.16	69	172.64	166.52	160.41
70	2,422.49	2,344.37	2,266.26	70	188.62	182.51	176.53
71	2,631.41	2,555.38	2,479.20	71	206.28	200.44	194.46
72	2,868.13	2,791.40	2,714.81	72	226.43	220.45	214.48
73	3,142.65	3,058.70	2,974.88	73	249.92	243.39	236.72
74	3,464.99	3,363.24	3,261.36	74	277.72	269.52	261.46
75	3,845.44	3,710.88	3,576.19	75	310.53	299.55	288.70
76	4,289.68	4,105.23	3,920.77	76	348.89	333.74	318.73
77	4,786.74	4,540.02	4,293.29	77	392.12	371.83	351.53
78	5,321.62	5,006.64	4,691.81	78	438.96	412.83	386.84
79	5,879.01	5,496.62	5,114.09	79	488.45	456.62	424.78

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	906.98	864.30	821.49	18-44	56.57	53.93	51.29
45-49	969.80	927.69	885.43	45-49	62.83	60.19	57.41
50-54	1,080.17	1,017.90	955.63	50-54	72.70	68.53	64.36
55	1,227.93	1,166.49	1,105.05	55	85.76	81.45	77.15
56	1,292.56	1,232.51	1,172.47	56	90.91	86.74	82.43
57	1,371.65	1,312.58	1,253.50	57	97.16	92.99	88.82
58	1,461.59	1,402.93	1,344.27	58	104.39	100.08	95.91
59	1,559.02	1,500.09	1,441.01	59	112.03	107.86	103.56
60	1,660.77	1,600.31	1,539.84	60	120.24	115.93	111.48
61	1,764.19	1,701.08	1,637.98	61	128.71	124.13	119.54
62	1,870.11	1,803.53	1,737.08	62	137.47	132.61	127.60
63	1,980.75	1,910.00	1,839.39	63	146.65	141.36	136.22
64	2,097.65	2,022.59	1,947.53	64	156.38	150.82	145.26
65	2,222.75	2,143.38	2,064.01	65	166.94	160.96	154.99
66	2,359.25	2,275.85	2,192.45	66	178.34	172.08	165.83
67	2,515.76	2,428.75	2,341.59	67	191.54	184.87	178.20
68	2,702.16	2,611.53	2,520.90	68	207.25	200.30	193.21
69	2,928.31	2,834.07	2,739.97	69	226.29	218.93	211.70
70	3,203.95	3,106.23	3,008.66	70	249.51	241.86	234.35
71	3,534.35	3,432.61	3,330.86	71	277.44	269.52	261.46
72	3,905.48	3,796.79	3,688.09	72	308.86	300.38	291.76
73	4,298.71	4,177.65	4,056.44	73	342.50	332.91	323.31
74	4,695.00	4,553.36	4,411.72	74	376.55	365.29	353.89
75	5,076.00	4,902.95	4,729.89	75	409.77	395.87	381.83
76	5,429.34	5,212.50	4,995.80	76	441.19	423.53	405.88
77	5,769.75	5,499.95	5,230.15	77	472.04	449.94	427.70
78	6,118.64	5,790.60	5,462.70	78	504.15	477.05	449.94
79	6,497.42	6,110.30	5,723.05	79	539.46	507.21	475.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	304.55	295.65	286.76	18-44	8.62	8.34	8.06
45-49	331.79	318.31	304.83	45-49	11.12	10.70	10.29
50-54	355.70	338.05	320.53	50-54	14.04	13.34	12.65
55	434.93	417.97	401.15	55	20.02	19.18	18.35
56	461.20	444.52	427.84	56	21.82	20.99	20.29
57	489.98	473.30	456.75	57	23.91	23.07	22.24
58	519.30	502.76	486.36	58	25.99	25.16	24.33
59	547.66	531.40	515.27	59	28.22	27.38	26.55
60	573.24	557.67	541.96	60	30.30	29.47	28.63
61	595.34	580.46	565.59	61	32.25	31.41	30.72
62	616.19	602.01	587.83	62	34.19	33.50	32.67
63	639.40	625.08	610.63	63	36.42	35.72	34.89
64	668.03	652.19	636.34	64	39.20	38.36	37.39
65	705.29	686.10	666.92	65	42.67	41.56	40.31
66	753.52	728.92	704.17	66	46.98	45.45	43.79
67	809.54	778.54	747.68	67	51.99	49.90	47.82
68	868.89	832.61	796.33	68	57.41	54.91	52.40
69	927.27	888.35	849.29	69	62.69	59.91	57.27
70	980.65	942.98	905.45	70	67.69	65.05	62.55
71	1,028.18	996.91	965.77	71	72.28	70.33	68.25
72	1,084.90	1,061.40	1,037.91	72	77.98	76.59	75.06
73	1,169.69	1,150.64	1,131.46	73	86.32	85.21	83.96
74	1,301.18	1,278.52	1,255.87	74	98.97	97.44	95.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,498.00	1,459.36	1,420.72	75	117.46	114.40	111.34
76	1,772.11	1,701.92	1,631.86	76	143.03	137.19	131.36
77	2,106.41	1,993.54	1,880.53	77	174.45	164.85	155.26
78	2,477.26	2,315.88	2,154.64	78	210.17	196.27	182.23
79	2,860.48	2,651.15	2,441.81	79	248.39	230.05	211.70
80		2,981.13	2,729.68	80	287.59	265.21	242.83
81		3,291.52	3,008.66	81	326.37	300.66	274.94
82		3,583.28	3,278.32	82	364.60	336.24	307.89
83		3,861.00	3,541.03	83	402.27	371.83	341.25
84		4,129.41	3,799.29	84	439.80	407.41	375.02
				85	477.05	442.99	408.94
				86	524.73	487.33	449.80
				87	577.27	536.12	494.84
				88	634.95	589.78	544.32
				89	698.48	648.71	598.81
				90	768.39	713.63	658.72
				91	845.26	784.93	724.61
				92	929.77	863.47	797.03
				93	1,022.76	949.79	876.67
				94	1,125.07	1,044.72	964.38
				95	1,237.52	1,149.25	1,060.85
				96	1,361.23	1,264.21	1,166.91
				97	1,497.31	1,390.70	1,283.67
				98	1,647.01	1,529.83	1,412.10
				99	1,811.73	1,682.87	1,553.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	323.59	314.70	305.80	18-44	9.17	8.90	8.62
45-49	349.72	336.66	323.45	45-49	11.82	11.40	10.84
50-54	372.66	359.18	345.83	50-54	14.73	14.18	13.62
55	483.16	458.28	433.26	55	22.10	20.99	19.88
56	517.36	490.39	463.43	56	24.46	23.21	21.96
57	553.64	525.14	496.51	57	26.97	25.58	24.19
58	590.33	560.73	530.98	58	29.61	28.08	26.55
59	625.92	595.34	564.76	59	32.25	30.72	29.05
60	658.44	627.31	596.17	60	34.75	33.08	31.55
61	687.22	655.66	624.11	61	37.25	35.58	33.78
62	714.32	682.21	650.24	62	39.75	37.95	36.14
63	742.82	709.87	676.79	63	42.40	40.59	38.64
64	776.04	741.15	706.26	64	45.59	43.51	41.56
65	816.76	778.96	741.01	65	49.48	47.12	44.90
66	867.36	825.24	782.99	66	54.07	51.43	48.79
67	926.57	879.59	832.61	67	59.35	56.30	53.24
68	992.60	941.17	889.60	68	65.33	61.86	58.38
69	1,063.35	1,008.72	953.96	69	71.72	67.97	64.22
70	1,136.88	1,081.28	1,025.68	70	78.40	74.64	70.75
71	1,214.17	1,160.23	1,106.30	71	85.62	81.87	78.12
72	1,307.43	1,255.59	1,203.60	72	94.38	90.77	87.15
73	1,432.40	1,379.85	1,327.31	73	106.20	102.30	98.55
74	1,604.20	1,545.40	1,486.61	74	122.32	117.87	113.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,838.55	1,764.88	1,691.35	75	144.14	138.44	132.61
76	2,144.49	2,045.66	1,946.83	76	172.78	164.72	156.79
77	2,507.70	2,375.23	2,242.90	77	207.25	196.27	185.15
78	2,907.60	2,736.49	2,565.38	78	246.17	231.57	217.12
79	3,323.63	3,111.79	2,899.96	79	288.29	269.94	251.45
				80	332.35	309.97	287.59
				81	376.97	350.84	324.57
				82	422.14	392.12	362.10
				83	467.60	433.82	400.18
				84	513.19	475.94	438.55
				85	558.92	518.05	477.05
				86	614.80	569.90	524.73
				87	676.24	626.89	577.27
				88	743.93	689.58	634.95
				89	818.29	758.52	698.48
				90	900.16	834.42	768.39
				91	990.24	917.82	845.26
				92	1,089.20	1,009.56	929.77
				93	1,198.18	1,110.47	1,022.76
				94	1,318.00	1,221.53	1,125.07
				95	1,449.77	1,343.71	1,237.52
				96	1,594.75	1,478.13	1,361.23
				97	1,754.18	1,625.88	1,497.31
				98	1,929.60	1,788.51	1,647.01
				99	2,122.53	1,967.41	1,811.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.93	347.92	333.04	18-44	10.29	9.87	9.45
45-49	388.64	374.61	360.43	45-49	13.07	12.65	12.09
50-54	434.10	421.03	407.97	50-54	17.10	16.68	16.12
55	543.35	522.08	500.96	55	24.88	23.91	22.94
56	581.58	558.50	535.43	56	27.52	26.41	25.30
57	624.53	599.79	575.04	57	30.44	29.19	28.08
58	669.56	643.43	617.16	58	33.64	32.25	31.00
59	714.46	687.08	659.69	59	36.84	35.45	33.92
60	756.58	728.36	700.14	60	40.03	38.50	36.97
61	794.94	766.17	737.40	61	43.09	41.56	40.03
62	831.92	802.73	773.54	62	46.29	44.62	43.09
63	871.67	842.06	812.32	63	49.76	48.09	46.43
64	918.10	887.65	857.21	64	53.93	52.26	50.46
65	974.81	943.12	911.42	65	58.94	57.13	55.18
66	1,045.00	1,011.36	977.87	66	65.05	62.97	60.88
67	1,127.85	1,092.26	1,056.54	67	72.14	69.92	67.55
68	1,221.95	1,184.42	1,147.03	68	80.34	77.70	75.20
69	1,325.50	1,287.14	1,248.64	69	89.24	86.74	84.10
70	1,437.26	1,399.04	1,360.81	70	99.25	96.61	93.96
71	1,557.77	1,520.94	1,484.10	71	110.09	107.45	104.95
72	1,696.77	1,660.08	1,623.24	72	122.88	120.24	117.73
73	1,866.35	1,825.49	1,784.48	73	138.58	135.80	132.88
74	2,078.75	2,026.20	1,973.80	74	158.60	154.71	150.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,345.63	2,271.40	2,197.17	75	183.90	178.06	172.22
76	2,674.50	2,566.36	2,458.35	76	215.31	206.42	197.66
77	3,052.72	2,901.90	2,751.09	77	252.01	239.36	226.71
78	3,463.05	3,265.11	3,067.17	78	293.01	276.05	259.10
79	3,887.97	3,643.05	3,398.13	79	337.21	315.81	294.40
				80	383.50	357.93	332.35
				81	430.90	401.57	372.38
				82	479.27	446.61	414.08
				83	528.20	492.62	457.03
				84	577.55	539.18	500.96
				85	627.03	586.16	545.30
				86	689.72	644.82	599.79
				87	758.66	709.32	659.83
				88	834.56	780.21	725.86
				89	917.96	858.19	798.42
				90	1,009.70	943.95	878.20
				91	1,110.61	1,038.33	966.05
				92	1,221.67	1,142.16	1,062.66
				93	1,343.85	1,256.42	1,168.99
				94	1,478.27	1,382.08	1,285.89
				95	1,626.16	1,520.24	1,414.46
				96	1,788.79	1,672.31	1,555.97
				97	1,967.68	1,839.53	1,711.51
				98	2,164.51	2,023.42	1,882.62
				99	2,380.93	2,225.81	2,070.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	406.58	392.12	377.66	18-44	11.54	11.12	10.70
45-49	448.41	434.38	420.20	45-49	15.15	14.60	14.18
50-54	525.14	507.35	489.56	50-54	20.71	20.02	19.32
55	645.10	611.88	578.66	55	29.61	28.08	26.55
56	686.38	649.27	612.16	56	32.39	30.72	28.91
57	734.89	693.89	652.88	57	35.72	33.78	31.69
58	789.80	744.90	700.00	58	39.48	37.25	35.03
59	850.26	801.75	753.10	59	43.65	41.14	38.64
60	915.45	863.47	811.48	60	48.37	45.59	42.81
61	984.68	929.63	874.59	61	53.52	50.46	47.54
62	1,058.07	1,000.24	942.42	62	59.08	55.88	52.68
63	1,136.05	1,075.58	1,015.26	63	65.19	61.86	58.38
64	1,218.89	1,155.92	1,092.96	64	71.86	68.25	64.50
65	1,307.02	1,241.41	1,175.94	65	79.09	75.06	71.17
66	1,401.26	1,333.15	1,265.04	66	87.01	82.71	78.40
67	1,506.34	1,435.59	1,364.98	67	95.91	91.32	86.74
68	1,626.86	1,554.16	1,481.32	68	106.34	101.47	96.61
69	1,768.08	1,693.85	1,619.63	69	118.71	113.70	108.56
70	1,935.02	1,860.24	1,785.32	70	133.58	128.30	123.15
71	2,130.87	2,056.09	1,981.31	71	151.09	145.95	140.67
72	2,351.32	2,275.43	2,199.40	72	171.25	165.83	160.55
73	2,590.13	2,509.65	2,429.16	73	193.63	187.65	181.81
74	2,841.44	2,750.39	2,659.49	74	217.67	210.72	203.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,098.87	2,989.33	2,879.80	75	242.97	234.35	225.88
76	3,358.38	3,220.91	3,083.30	76	269.52	258.40	247.28
77	3,624.43	3,451.79	3,279.15	77	297.88	283.56	269.24
78	3,903.40	3,691.84	3,480.28	78	329.01	310.94	293.01
79	4,201.69	3,950.80	3,699.90	79	363.62	341.80	319.98
				80	402.68	377.11	351.53
				81	446.61	417.56	388.51
				82	494.84	462.59	430.34
				83	546.27	510.96	475.80
				84	599.79	561.70	523.61
				85	654.27	613.41	572.54
				86	719.74	674.71	629.81
				87	791.74	742.12	692.78
				88	870.97	816.35	762.00
				89	958.13	897.94	838.17
				90	1,053.90	987.73	921.99
				91	1,159.26	1,086.56	1,014.14
				92	1,275.19	1,195.26	1,115.61
				93	1,402.65	1,314.80	1,227.23
				94	1,542.90	1,446.30	1,349.97
				95	1,697.19	1,590.99	1,484.94
				96	1,866.91	1,750.15	1,633.39
				97	2,053.59	1,925.15	1,796.71
				98	2,258.89	2,117.67	1,976.44
				99	2,484.76	2,329.50	2,174.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	508.05	488.72	469.40	18-44	31.69	30.58	29.33
45-49	534.04	515.00	495.95	45-49	34.61	33.36	32.11
50-54	558.92	540.15	521.53	50-54	37.67	36.28	35.03
55	585.33	566.43	547.66	55	40.87	39.48	38.23
56	603.82	582.69	561.42	56	42.53	41.01	39.48
57	628.00	603.54	578.94	57	44.48	42.81	41.01
58	656.50	628.14	599.79	58	46.84	44.90	42.81
59	687.91	655.52	623.14	59	49.48	47.12	44.76
60	720.85	684.71	648.44	60	52.26	49.62	46.98
61	754.91	715.29	675.54	61	55.04	52.13	49.21
62	792.30	749.49	706.54	62	58.10	55.04	51.85
63	836.09	789.94	743.93	63	61.86	58.38	55.04
64	889.04	839.56	790.08	64	66.30	62.55	58.94
65	954.37	901.00	847.62	65	71.72	67.69	63.66
66	1,034.02	975.92	917.96	66	78.26	73.95	69.50
67	1,124.65	1,061.96	999.27	67	85.76	81.04	76.17
68	1,222.37	1,155.37	1,088.51	68	93.96	88.82	83.68
69	1,322.72	1,252.67	1,182.61	69	102.30	96.88	91.46
70	1,421.83	1,350.25	1,278.80	70	110.78	105.08	99.52
71	1,518.99	1,447.69	1,376.52	71	118.98	113.42	107.86
72	1,629.08	1,557.36	1,485.63	72	128.44	122.88	117.18
73	1,770.58	1,694.69	1,618.79	73	140.67	134.69	128.71
74	1,961.99	1,874.97	1,788.10	74	157.07	150.12	143.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,221.64	2,113.91	2,006.19	75	179.31	170.69	161.94
76	2,561.49	2,421.24	2,280.85	76	208.36	196.96	185.57
77	2,966.26	2,784.31	2,602.50	77	243.11	228.10	213.23
78	3,413.84	3,185.19	2,956.53	78	281.75	262.85	243.95
79	3,882.27	3,605.66	3,328.91	79	322.62	299.55	276.61
80		4,027.39	3,705.18	80		337.08	310.11
81		4,436.19	4,073.95	81		374.05	343.61
82		4,831.50	4,434.38	82		410.47	376.83
83		5,216.81	4,788.55	83		446.61	409.91
84		5,595.45	5,138.69	84		482.33	442.99

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	551.69	528.62	505.54	18-44	34.47	32.94	31.55
45-49	583.80	557.67	531.40	45-49	37.81	36.14	34.47
50-54	614.80	585.61	556.28	50-54	41.42	39.34	37.39
55	654.13	617.99	581.85	55	45.73	43.09	40.59
56	690.83	651.91	612.99	56	48.65	45.87	43.09
57	737.67	695.56	653.30	57	52.40	49.35	46.29
58	790.22	744.21	698.34	58	56.43	53.24	49.90
59	843.31	793.55	743.79	59	60.74	57.13	53.52
60	892.52	838.73	784.93	60	64.64	60.74	56.85
61	934.64	876.95	819.27	61	68.11	63.94	59.77
62	973.56	911.98	850.54	62	71.45	66.86	62.41
63	1,014.56	949.51	884.46	63	74.92	70.20	65.33
64	1,063.21	994.96	926.85	64	79.23	74.09	69.08
65	1,124.93	1,054.04	983.15	65	84.51	79.09	73.81
66	1,203.60	1,130.63	1,057.65	66	91.18	85.62	80.06
67	1,296.87	1,222.51	1,148.14	67	98.97	93.27	87.57
68	1,400.70	1,326.06	1,251.28	68	107.73	101.89	96.19
69	1,511.49	1,437.40	1,363.31	69	116.90	111.20	105.50
70	1,624.91	1,552.77	1,480.63	70	126.49	120.93	115.37
71	1,741.39	1,672.17	1,602.95	71	136.50	131.08	125.66
72	1,878.31	1,810.20	1,741.95	72	148.17	142.75	137.47
73	2,057.06	1,984.78	1,912.36	73	163.46	157.77	152.07
74	2,298.92	2,214.13	2,129.34	74	184.04	177.36	170.55
75	2,625.57	2,516.46	2,407.34	75	211.98	203.22	194.32
76	3,050.08	2,902.88	2,755.68	76	248.12	236.16	224.21
77	3,552.01	3,356.16	3,160.17	77	291.21	275.08	258.96
78	4,102.72	3,851.83	3,600.80	78	338.60	317.89	297.18
79	4,673.60	4,365.57	4,057.69	79	388.37	362.79	337.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.86	587.14	556.56	18-44	38.64	36.70	34.75
45-49	657.47	623.28	589.08	45-49	42.67	40.45	38.23
50-54	709.60	664.98	620.50	50-54	47.68	44.76	41.70
55	768.81	713.90	659.14	55	53.65	49.90	46.01
56	820.38	762.14	704.04	56	57.69	53.65	49.48
57	886.68	824.69	762.55	57	62.97	58.52	54.07
58	961.19	895.44	829.69	58	68.67	63.94	59.35
59	1,037.91	968.83	899.75	59	74.64	69.64	64.77
60	1,110.47	1,038.89	967.30	60	80.34	75.20	70.06
61	1,174.41	1,101.58	1,028.74	61	85.62	80.34	75.06
62	1,234.18	1,161.07	1,087.81	62	90.63	85.21	79.79
63	1,295.90	1,222.78	1,149.81	63	95.77	90.49	85.07
64	1,365.54	1,292.84	1,220.28	64	101.75	96.33	90.91
65	1,449.49	1,376.93	1,304.52	65	108.84	103.42	98.00
66	1,552.49	1,479.66	1,406.82	66	117.46	112.03	106.47
67	1,673.70	1,600.31	1,527.05	67	127.60	122.04	116.48
68	1,810.89	1,737.08	1,663.41	68	139.14	133.44	127.74
69	1,962.12	1,888.18	1,814.37	69	151.79	146.09	140.25
70	2,125.03	2,051.78	1,978.39	70	165.41	159.71	154.01
71	2,300.45	2,228.17	2,155.75	71	180.28	174.72	169.02
72	2,501.17	2,427.36	2,353.55	72	197.38	191.68	185.84
73	2,742.75	2,661.43	2,580.26	73	218.09	211.70	205.30
74	3,040.90	2,942.91	2,845.05	74	243.67	235.88	227.96
75	3,411.20	3,283.74	3,156.41	75	275.36	265.07	254.79
76	3,863.37	3,691.70	3,519.90	76	314.28	300.24	286.20
77	4,381.98	4,155.13	3,928.28	77	359.04	340.41	321.65
78	4,945.48	4,658.17	4,370.99	78	407.97	384.20	360.43
79	5,532.62	5,184.84	4,837.06	79	459.67	430.76	401.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	775.62	737.26	698.75	18-44	48.37	46.01	43.65
45-49	827.88	789.80	751.71	45-49	53.65	51.15	48.79
50-54	920.04	864.86	809.68	50-54	61.86	58.24	54.49
55	1,045.84	990.65	935.61	55	72.98	69.22	65.33
56	1,102.97	1,048.62	994.27	56	77.56	73.81	69.92
57	1,173.02	1,118.95	1,064.88	57	83.12	79.37	75.48
58	1,252.39	1,198.32	1,144.39	58	89.38	85.49	81.73
59	1,337.88	1,283.39	1,228.90	59	96.19	92.30	88.40
60	1,426.14	1,370.68	1,315.36	60	103.28	99.25	95.22
61	1,514.82	1,457.83	1,400.98	61	110.51	106.34	102.17
62	1,605.45	1,546.65	1,487.72	62	118.01	113.70	109.25
63	1,701.08	1,639.51	1,578.07	63	125.93	121.35	116.76
64	1,804.08	1,739.45	1,674.81	64	134.55	129.69	124.82
65	1,917.37	1,848.98	1,780.73	65	144.00	138.86	133.72
66	2,044.13	1,971.58	1,898.88	66	154.57	149.15	143.59
67	2,189.95	2,112.66	2,035.52	67	166.80	160.96	154.99
68	2,360.78	2,278.77	2,196.76	68	181.12	174.86	168.47
69	2,562.88	2,476.15	2,389.27	69	198.08	191.40	184.59
70	2,802.24	2,710.92	2,619.46	70	218.23	211.14	204.05
71	3,082.60	2,986.69	2,890.64	71	241.86	234.35	226.85
72	3,398.83	3,296.11	3,193.39	72	268.69	260.63	252.56
73	3,743.41	3,629.29	3,515.17	73	298.02	288.98	279.95
74	4,108.84	3,975.96	3,843.21	74	329.43	318.87	308.16
75	4,487.62	4,326.38	4,165.00	75	362.37	349.31	336.24
76	4,874.59	4,673.60	4,472.60	76	396.15	379.89	363.49
77	5,273.66	5,024.57	4,775.48	77	431.60	411.16	390.73
78	5,690.94	5,389.59	5,088.10	78	469.13	444.24	419.22
79	6,132.68	5,778.79	5,424.75	79	509.30	479.83	450.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	381.28	369.32	357.51	18-44	10.84	10.43	10.15
45-49	423.26	406.02	388.92	45-49	14.32	13.62	13.07
50-54	458.28	436.46	414.64	50-54	18.07	17.24	16.40
55	560.87	540.02	519.30	55	25.72	24.74	23.77
56	592.97	572.40	551.69	56	28.08	27.11	26.13
57	627.59	606.87	586.30	57	30.58	29.61	28.50
58	662.61	642.04	621.61	58	33.22	32.11	31.14
59	696.39	676.10	655.80	59	35.86	34.75	33.78
60	726.83	707.23	687.63	60	38.36	37.39	36.28
61	753.24	734.48	715.85	61	40.87	39.75	38.78
62	778.12	760.19	742.26	62	43.23	42.26	41.28
63	805.23	787.16	769.23	63	46.01	45.04	44.06
64	838.03	818.57	798.97	64	49.21	48.09	46.98
65	880.29	857.07	833.86	65	53.24	51.85	50.46
66	934.22	905.17	875.98	66	58.24	56.43	54.49
67	997.33	961.32	925.46	67	63.94	61.58	59.21
68	1,065.71	1,023.87	982.04	68	70.20	67.28	64.50
69	1,135.63	1,090.59	1,045.56	69	76.59	73.53	70.33
70	1,203.05	1,159.54	1,115.89	70	82.98	80.06	77.01
71	1,267.82	1,230.98	1,194.15	71	89.38	86.88	84.37
72	1,343.02	1,314.66	1,286.31	72	96.88	95.08	93.13
73	1,445.60	1,422.53	1,399.45	73	107.03	105.50	104.11
74	1,592.25	1,566.67	1,540.95	74	121.35	119.54	117.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,799.77	1,758.77	1,717.90	75	141.09	137.89	134.69
76	2,078.47	2,006.60	1,934.60	76	167.50	161.66	155.68
77	2,414.15	2,298.78	2,183.41	77	199.60	189.87	180.14
78	2,786.12	2,620.01	2,453.77	78	236.02	221.71	207.53
79	3,173.51	2,954.45	2,735.24	79	275.36	256.32	237.13
80		3,286.38	3,017.00	80	316.36	292.32	268.41
81		3,603.71	3,290.83	81	357.79	329.29	300.80
82		3,906.60	3,556.59	82	399.35	366.68	333.88
83		4,198.63	3,816.25	83	441.05	404.35	367.66
84		4,483.58	4,071.87	84	482.89	442.44	401.85
				85	524.86	480.52	436.18
				86	577.41	528.62	479.83
				87	635.09	581.44	527.78
				88	698.61	639.54	580.60
				89	768.53	703.48	638.71
				90	845.40	773.81	702.65
				91	929.91	851.24	772.98
				92	1,022.90	936.30	850.26
				93	1,125.21	1,029.99	935.33
				94	1,237.80	1,132.99	1,028.88
				95	1,361.64	1,246.27	1,131.74
				96	1,497.86	1,370.96	1,244.88
				97	1,647.71	1,508.01	1,369.43
				98	1,812.42	1,658.83	1,506.34
				99	1,993.68	1,824.65	1,657.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	405.19	393.23	381.28	18-44	11.54	11.12	10.84
45-49	446.05	428.95	411.72	45-49	15.01	14.46	13.90
50-54	480.11	463.70	447.30	50-54	18.90	18.35	17.65
55	623.14	592.00	560.87	55	28.63	27.11	25.72
56	665.12	631.34	597.42	56	31.41	29.89	28.22
57	709.18	673.18	637.18	57	34.47	32.80	31.00
58	753.52	715.85	678.32	58	37.81	35.86	33.92
59	796.05	757.27	718.63	59	41.01	38.92	36.97
60	834.83	795.64	756.30	60	44.06	41.98	39.89
61	869.17	829.55	790.08	61	47.12	45.04	42.81
62	901.28	861.38	821.49	62	50.18	47.96	45.73
63	934.64	893.91	853.18	63	53.38	51.15	48.93
64	972.86	930.19	887.38	64	57.27	54.77	52.26
65	1,019.29	972.86	926.57	65	61.72	58.94	56.02
66	1,076.42	1,024.71	973.00	66	67.00	63.80	60.47
67	1,143.97	1,086.15	1,028.46	67	73.25	69.50	65.61
68	1,220.42	1,157.45	1,094.35	68	80.20	75.89	71.72
69	1,304.52	1,238.49	1,172.47	69	87.85	83.40	78.81
70	1,394.87	1,329.54	1,264.07	70	96.19	91.74	87.29
71	1,492.86	1,432.12	1,371.51	71	105.36	101.19	97.02
72	1,609.34	1,554.16	1,498.84	72	116.34	112.59	108.84
73	1,758.49	1,704.42	1,650.49	73	130.52	126.77	122.88
74	1,953.65	1,892.35	1,831.05	74	149.01	144.42	139.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,208.71	2,126.98	2,045.11	75	173.19	166.80	160.41
76	2,531.89	2,413.60	2,295.17	76	203.91	194.18	184.59
77	2,908.99	2,742.19	2,575.53	77	240.33	226.29	212.25
78	3,320.15	3,099.28	2,878.27	78	281.06	262.15	243.11
79	3,745.91	3,470.83	3,195.75	79	324.98	300.94	276.89
				80	370.71	341.94	313.17
				81	417.14	384.34	351.53
				82	464.12	427.84	391.70
				83	511.38	472.18	432.99
				84	558.92	517.08	475.24
				85	606.60	562.26	518.05
				86	667.20	618.55	569.90
				87	733.92	680.41	626.89
				88	807.31	748.52	689.58
				89	888.07	823.44	758.52
				90	976.89	905.72	834.42
				91	1,074.61	996.35	917.82
				92	1,182.06	1,096.02	1,009.56
				93	1,300.21	1,205.69	1,110.47
				94	1,430.17	1,326.20	1,221.53
				95	1,573.20	1,458.81	1,343.71
				96	1,730.55	1,604.76	1,478.13
				97	1,903.61	1,765.30	1,625.88
				98	2,094.04	1,941.83	1,788.51
				99	2,303.51	2,136.01	1,967.41

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	452.72	434.93	417.00	18-44	12.79	12.37	11.82
45-49	491.92	474.69	457.59	45-49	16.54	15.99	15.43
50-54	556.42	540.02	523.75	50-54	21.96	21.41	20.71
55	695.83	669.84	643.99	55	31.97	30.72	29.61
56	742.54	714.32	686.10	56	35.17	33.78	32.39
57	794.52	764.22	733.92	57	38.64	37.25	35.72
58	848.73	816.76	784.66	58	42.53	40.87	39.34
59	902.39	869.03	835.53	59	46.43	44.76	42.95
60	952.71	918.37	884.04	60	50.32	48.51	46.70
61	998.02	963.27	928.38	61	54.07	52.26	50.32
62	1,041.53	1,006.50	971.47	62	57.96	56.02	54.07
63	1,087.40	1,052.09	1,016.92	63	62.27	60.19	58.24
64	1,140.36	1,104.49	1,068.63	64	67.14	65.05	62.97
65	1,204.57	1,167.46	1,130.49	65	72.84	70.61	68.39
66	1,283.67	1,244.61	1,205.55	66	79.93	77.42	74.92
67	1,377.77	1,336.49	1,295.20	67	88.13	85.35	82.71
68	1,486.33	1,443.10	1,399.87	68	97.58	94.66	91.74
69	1,608.51	1,564.31	1,520.10	69	108.28	105.22	102.17
70	1,743.62	1,699.97	1,656.46	70	120.37	117.32	114.26
71	1,892.62	1,851.20	1,809.78	71	133.86	131.08	128.16
72	2,062.34	2,021.76	1,981.17	72	149.56	146.78	144.00
73	2,261.39	2,216.77	2,172.01	73	168.33	165.13	161.94
74	2,498.25	2,440.98	2,383.85	74	190.85	186.54	182.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,781.39	2,699.52	2,617.79	75	218.09	211.70	205.30
76	3,115.69	2,995.17	2,874.66	76	250.62	240.75	230.88
77	3,491.96	3,322.52	3,153.08	77	288.01	273.69	259.51
78	3,896.87	3,673.77	3,450.68	78	329.43	310.25	291.21
79	4,317.62	4,041.43	3,765.23	79	374.19	350.14	326.09
				80	421.73	393.09	364.32
				81	471.35	438.55	405.88
				82	522.50	486.36	450.22
				83	574.90	535.71	496.65
				84	628.00	586.16	544.46
				85	681.52	637.32	592.97
				86	749.63	701.12	652.33
				87	824.55	771.17	717.52
				88	906.98	848.32	789.24
				89	997.74	933.11	868.19
				90	1,097.54	1,026.38	955.07
				91	1,207.35	1,128.96	1,050.56
				92	1,328.15	1,241.83	1,155.65
				93	1,461.03	1,365.95	1,271.16
				94	1,607.12	1,502.59	1,398.34
				95	1,767.80	1,652.85	1,538.17
				96	1,944.61	1,818.12	1,692.05
				97	2,139.07	1,999.93	1,861.21
				98	2,352.99	2,199.95	2,047.33
				99	2,588.32	2,419.99	2,252.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	512.35	494.56	476.63	18-44	14.46	14.04	13.48
45-49	571.99	554.75	537.65	45-49	19.32	18.63	18.07
50-54	676.37	654.55	632.73	50-54	26.69	25.85	25.02
55	830.94	789.38	747.82	55	38.09	36.28	34.33
56	881.82	835.53	789.10	56	41.70	39.48	37.25
57	941.03	890.02	839.00	57	45.73	43.23	40.73
58	1,007.61	952.01	896.41	58	50.32	47.54	44.76
59	1,080.59	1,020.68	960.77	59	55.46	52.40	49.35
60	1,158.98	1,095.18	1,031.38	60	61.30	57.82	54.49
61	1,242.10	1,174.83	1,107.41	61	67.55	63.80	60.19
62	1,329.81	1,259.34	1,188.73	62	74.37	70.47	66.44
63	1,422.11	1,348.72	1,275.46	63	81.73	77.56	73.25
64	1,519.41	1,443.24	1,367.20	64	89.66	85.21	80.76
65	1,621.57	1,542.76	1,463.95	65	98.13	93.41	88.54
66	1,729.99	1,648.54	1,567.09	66	107.31	102.17	97.16
67	1,850.37	1,766.55	1,682.60	67	117.59	112.31	106.89
68	1,989.92	1,904.16	1,818.26	68	129.83	124.27	118.57
69	2,155.47	2,068.46	1,981.31	69	144.56	138.72	132.75
70	2,353.83	2,266.67	2,179.52	70	162.49	156.38	150.40
71	2,589.01	2,502.56	2,416.10	71	183.76	177.78	171.67
72	2,851.72	2,764.71	2,677.56	72	207.94	201.83	195.57
73	3,129.59	3,037.98	2,946.38	73	234.22	227.40	220.73
74	3,410.23	3,307.64	3,205.06	74	261.32	253.54	245.75

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,681.28	3,558.54	3,435.80	75	288.70	278.97	269.38
76	3,934.81	3,781.22	3,627.76	76	315.53	303.16	290.79
77	4,181.40	3,988.88	3,796.37	77	343.33	327.35	311.36
78	4,435.91	4,199.61	3,963.45	78	373.49	353.34	333.32
79	4,713.21	4,432.29	4,151.37	79	407.69	383.22	358.76
				80	447.30	418.53	389.90
				81	493.73	460.92	427.98
				82	545.85	509.16	472.32
				83	602.43	561.84	521.39
				84	661.64	617.58	573.38
				85	722.52	674.71	627.03
				86	794.80	742.12	689.72
				87	874.31	816.35	758.66
				88	961.74	897.94	834.56
				89	1,057.93	987.73	917.96
				90	1,163.71	1,086.56	1,009.70
				91	1,280.05	1,195.26	1,110.61
				92	1,408.07	1,314.80	1,221.67
				93	1,548.88	1,446.30	1,343.85
				94	1,703.72	1,590.99	1,478.27
				95	1,874.14	1,750.15	1,626.16
				96	2,061.51	1,925.15	1,788.79
				97	2,267.65	2,117.67	1,967.68
				98	2,494.36	2,329.50	2,164.51
				99	2,743.86	2,562.47	2,380.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	658.86	635.37	611.88	18-44	41.14	39.62	38.23
45-49	695.70	672.48	649.41	45-49	45.04	43.65	42.12
50-54	727.94	705.15	682.35	50-54	48.93	47.40	45.87
55	758.38	736.14	713.77	55	52.96	51.43	49.76
56	779.37	754.21	728.92	56	54.77	53.10	51.29
57	806.76	777.57	748.24	57	57.13	55.04	52.96
58	839.28	805.37	771.45	58	59.91	57.55	55.04
59	875.56	836.64	797.86	59	62.97	60.19	57.41
60	914.20	870.70	827.19	60	66.16	63.11	59.91
61	954.65	907.11	859.44	61	69.64	66.16	62.69
62	999.27	947.98	896.69	62	73.39	69.64	65.89
63	1,051.26	996.21	941.17	63	77.70	73.67	69.64
64	1,113.39	1,054.45	995.38	64	82.98	78.54	74.23
65	1,189.15	1,125.48	1,061.68	65	89.24	84.51	79.79
66	1,280.33	1,211.11	1,142.02	66	96.88	91.60	86.46
67	1,384.44	1,309.80	1,235.02	67	105.64	99.80	94.10
68	1,498.14	1,418.63	1,339.27	68	115.09	108.98	102.86
69	1,617.68	1,535.26	1,452.69	69	125.10	118.71	112.31
70	1,739.59	1,656.74	1,573.90	70	135.53	128.99	122.60
71	1,863.43	1,782.95	1,702.33	71	146.09	139.83	133.44
72	2,002.02	1,923.07	1,844.11	72	158.04	151.79	145.67
73	2,171.18	2,088.89	2,006.60	73	172.64	166.11	159.57
74	2,386.91	2,291.83	2,196.90	74	191.26	183.62	176.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,664.91	2,543.70	2,422.63	75	215.17	205.30	195.57
76	3,015.47	2,852.00	2,688.54	76	245.34	231.99	218.65
77	3,425.93	3,207.70	2,989.47	77	280.64	262.71	244.78
78	3,877.96	3,598.02	3,318.07	78	319.98	296.77	273.69
79	4,353.06	4,009.87	3,666.54	79	361.68	333.18	304.55
80		4,430.21	4,027.39	80		370.71	337.08
81		4,848.46	4,394.21	81		408.94	370.57
82		5,263.24	4,764.78	82		447.30	404.91
83		5,675.37	5,138.27	83		485.81	439.94
84		6,085.70	5,513.71	84		524.59	475.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	715.29	687.08	658.86	18-44	44.62	42.95	41.14
45-49	760.61	728.22	695.70	45-49	49.35	47.26	45.04
50-54	800.64	764.36	727.94	50-54	53.93	51.43	48.93
55	847.62	803.00	758.38	55	59.21	56.02	52.96
56	891.27	843.31	795.50	56	62.69	59.35	56.02
57	947.15	895.30	843.59	57	67.14	63.52	59.91
58	1,009.56	953.54	897.52	58	72.14	68.11	64.08
59	1,073.08	1,012.48	951.87	59	77.15	72.84	68.53
60	1,131.88	1,066.55	1,001.36	60	82.01	77.28	72.56
61	1,182.47	1,112.42	1,042.50	61	86.18	81.04	76.03
62	1,228.76	1,154.26	1,079.75	62	90.21	84.79	79.23
63	1,276.72	1,198.04	1,119.51	63	94.38	88.54	82.84
64	1,332.32	1,250.17	1,168.02	64	99.25	93.13	87.01
65	1,401.54	1,316.61	1,231.68	65	105.22	98.83	92.44
66	1,488.97	1,402.09	1,315.22	66	112.73	106.06	99.52
67	1,593.64	1,505.93	1,418.22	67	121.49	114.81	108.14
68	1,713.18	1,625.88	1,538.45	68	131.63	124.82	118.15
69	1,845.50	1,759.60	1,673.84	69	142.75	136.08	129.41
70	1,987.98	1,905.13	1,822.43	70	154.85	148.31	141.92
71	2,141.57	2,062.62	1,983.53	71	167.91	161.66	155.54
72	2,318.94	2,241.51	2,164.23	72	183.06	176.95	170.97
73	2,535.50	2,454.18	2,372.73	73	201.55	195.16	188.76
74	2,807.11	2,712.31	2,617.65	74	224.90	217.40	209.75
75	3,149.46	3,028.25	2,907.19	75	254.23	244.50	234.77
76	3,572.02	3,409.25	3,246.62	76	290.51	277.31	263.96
77	4,060.61	3,844.32	3,628.04	77	332.63	314.97	297.18
78	4,594.92	4,317.76	4,040.45	78	379.05	356.12	333.32
79	5,154.54	4,813.57	4,472.60	79	428.26	399.90	371.55

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	790.63	752.96	715.29	18-44	49.35	46.98	44.62
45-49	844.15	802.45	760.61	45-49	54.77	51.99	49.35
50-54	909.89	855.27	800.64	50-54	61.16	57.55	53.93
55	981.48	914.48	847.62	55	68.53	63.80	59.21
56	1,044.03	972.86	901.69	56	73.53	68.53	63.52
57	1,124.09	1,048.34	972.44	57	79.79	74.37	68.94
58	1,214.17	1,133.82	1,053.34	58	86.74	81.04	75.20
59	1,306.46	1,222.09	1,137.72	59	93.96	87.85	81.87
60	1,393.06	1,306.04	1,219.03	60	100.91	94.52	88.27
61	1,469.09	1,380.83	1,292.56	61	107.03	100.64	94.24
62	1,538.87	1,450.74	1,362.76	62	113.01	106.47	100.08
63	1,609.90	1,522.61	1,435.45	63	119.12	112.59	106.20
64	1,689.13	1,603.09	1,517.19	64	125.93	119.54	113.01
65	1,783.79	1,698.86	1,613.79	65	134.00	127.60	121.21
66	1,899.57	1,815.20	1,730.83	66	143.73	137.33	130.94
67	2,037.05	1,952.81	1,868.58	67	155.26	148.87	142.48
68	2,194.95	2,110.85	2,026.62	68	168.61	162.07	155.54
69	2,372.31	2,288.50	2,204.68	69	183.48	176.95	170.41
70	2,567.89	2,485.04	2,402.20	70	200.02	193.49	187.09
71	2,782.78	2,701.05	2,619.46	71	218.23	211.84	205.44
72	3,026.03	2,942.77	2,859.51	72	238.94	232.41	225.88
73	3,308.90	3,217.57	3,126.25	73	263.27	256.04	248.81
74	3,642.36	3,532.96	3,423.43	74	291.90	283.14	274.39
75	4,037.67	3,896.45	3,755.09	75	325.96	314.56	303.16
76	4,501.38	4,312.34	4,123.30	76	366.13	350.70	335.27
77	5,022.07	4,773.54	4,524.87	77	411.30	390.87	370.44
78	5,583.77	5,269.35	4,954.79	78	460.51	434.51	408.52
79	6,170.49	5,789.35	5,408.21	79	512.63	480.94	449.25

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.74	950.62	903.64	18-44	62.27	59.35	56.43
45-49	1,066.83	1,020.40	973.97	45-49	69.22	66.16	63.11
50-54	1,182.89	1,114.64	1,046.39	50-54	79.65	75.06	70.33
55	1,338.43	1,271.43	1,204.57	55	93.41	88.82	84.10
56	1,406.68	1,341.35	1,275.88	56	98.97	94.38	89.79
57	1,489.94	1,425.86	1,361.64	57	105.64	101.05	96.47
58	1,584.60	1,521.08	1,457.55	58	113.15	108.56	103.97
59	1,687.04	1,623.24	1,559.30	59	121.35	116.76	112.17
60	1,793.66	1,728.33	1,663.00	60	129.83	125.10	120.37
61	1,901.52	1,833.55	1,765.58	61	138.72	133.72	128.85
62	2,012.03	1,940.30	1,868.58	62	147.90	142.61	137.33
63	2,126.84	2,050.81	1,974.77	63	157.49	151.79	146.23
64	2,248.33	2,167.71	2,087.22	64	167.63	161.66	155.68
65	2,378.29	2,293.36	2,208.43	65	178.62	172.22	165.83
66	2,520.21	2,431.39	2,342.57	66	190.57	183.90	177.09
67	2,682.84	2,590.40	2,497.97	67	204.19	197.24	190.15
68	2,876.33	2,780.28	2,684.37	68	220.59	213.23	205.86
69	3,110.68	3,011.16	2,911.63	69	240.33	232.69	224.90
70	3,396.19	3,292.63	3,189.08	70	264.52	256.46	248.39
71	3,737.99	3,629.57	3,521.15	71	293.43	284.95	276.47
72	4,121.77	4,005.42	3,889.08	72	325.96	316.78	307.61
73	4,527.79	4,398.24	4,268.69	73	360.71	350.42	340.13
74	4,937.00	4,786.47	4,635.79	74	396.01	383.92	371.83
75	5,329.82	5,148.14	4,966.33	75	430.34	415.61	401.02
76	5,693.86	5,469.51	5,245.30	76	462.73	444.38	426.17
77	6,044.97	5,769.47	5,493.98	77	494.56	471.91	449.25
78	6,406.09	6,074.44	5,742.79	78	527.78	500.40	473.02
79	6,799.88	6,411.24	6,022.45	79	564.62	532.23	499.98

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	664.56	643.77	622.99	18-44	18.92	18.12	17.59
45-49	737.57	707.73	677.88	45-49	24.78	23.72	22.92
50-54	802.32	763.95	725.85	50-54	31.71	30.11	28.78
55	986.45	949.94	913.44	55	45.30	43.70	41.83
56	1,044.53	1,008.30	971.79	56	49.30	47.70	45.83
57	1,107.42	1,071.18	1,034.68	57	54.09	52.23	50.36
58	1,171.64	1,135.40	1,098.89	58	58.62	56.76	55.16
59	1,233.72	1,197.75	1,161.78	59	63.42	61.55	59.69
60	1,290.21	1,255.31	1,220.40	60	68.21	66.35	64.48
61	1,339.51	1,306.20	1,273.16	61	72.48	70.88	69.01
62	1,386.41	1,354.43	1,322.72	62	77.01	75.41	73.54
63	1,437.30	1,405.33	1,373.35	63	82.07	80.21	78.61
64	1,498.59	1,463.95	1,429.04	64	87.93	86.07	84.20
65	1,577.19	1,535.63	1,494.06	65	95.39	93.00	90.33
66	1,676.59	1,624.09	1,571.87	66	104.45	101.26	97.79
67	1,793.03	1,728.01	1,663.00	67	115.11	110.58	106.32
68	1,919.33	1,843.66	1,767.72	68	126.30	121.24	115.91
69	2,049.10	1,967.56	1,886.03	69	138.29	132.70	126.84
70	2,175.67	2,097.06	2,018.19	70	150.02	144.69	139.36
71	2,298.51	2,232.16	2,166.08	71	162.01	157.48	153.22
72	2,441.33	2,390.44	2,339.55	72	176.13	172.93	169.47
73	2,633.72	2,592.42	2,551.12	73	195.05	192.39	189.72
74	2,905.25	2,858.88	2,812.78	74	221.43	217.97	214.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,285.76	3,211.15	3,136.54	75	257.67	251.81	245.95
76	3,793.90	3,661.73	3,529.30	76	305.63	294.71	283.78
77	4,403.83	4,191.73	3,979.62	77	363.99	346.14	328.28
78	5,078.25	4,774.48	4,470.72	78	430.07	403.96	377.84
79	5,780.12	5,382.82	4,985.79	79	501.48	466.84	432.20
80		5,990.35	5,508.32	80	575.83	532.93	490.03
81		6,574.97	6,024.46	81	650.97	600.87	550.78
82		7,137.21	6,533.14	82	726.38	669.89	613.66
83		7,682.66	7,036.22	83	802.05	739.97	678.15
84		8,216.92	7,535.57	84	877.73	810.85	743.96
				85	953.67	881.99	810.05
				86	1,049.06	970.19	891.05
				87	1,154.05	1,067.18	980.05
				88	1,269.43	1,174.04	1,078.11
				89	1,396.27	1,291.55	1,186.03
				90	1,535.89	1,420.78	1,304.60
				91	1,689.38	1,562.81	1,435.17
				92	1,858.31	1,719.22	1,578.79
				93	2,044.04	1,891.09	1,736.81
				94	2,248.41	2,080.28	1,910.54
				95	2,473.31	2,288.38	2,101.59
				96	2,720.59	2,517.28	2,311.83
				97	2,992.65	2,769.08	2,543.12
				98	3,291.88	3,045.94	2,797.33
				99	3,620.97	3,350.51	3,077.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	706.13	685.34	664.56	18-44	19.98	19.45	18.92
45-49	777.54	747.43	717.58	45-49	26.11	25.05	24.25
50-54	840.42	811.65	783.13	50-54	33.31	31.98	30.91
55	1,095.96	1,041.07	986.45	55	50.36	47.70	45.30
56	1,171.64	1,111.95	1,052.53	56	55.42	52.49	49.83
57	1,251.58	1,188.16	1,124.74	57	61.02	57.82	54.62
58	1,332.32	1,265.97	1,199.62	58	66.62	63.42	59.95
59	1,410.12	1,341.64	1,273.16	59	72.48	69.01	65.55
60	1,482.07	1,412.25	1,342.44	60	78.34	74.61	70.88
61	1,545.75	1,475.41	1,404.79	61	83.67	79.94	76.21
62	1,605.97	1,534.83	1,463.41	62	89.27	85.53	81.54
63	1,668.86	1,595.58	1,522.57	63	95.39	91.40	87.13
64	1,740.00	1,663.26	1,586.79	64	102.32	97.79	93.53
65	1,826.07	1,743.20	1,660.06	65	110.58	105.52	100.46
66	1,931.32	1,839.13	1,746.93	66	120.17	114.31	108.72
67	2,055.50	1,952.91	1,850.05	67	131.63	124.70	118.04
68	2,196.72	2,084.54	1,972.63	68	144.42	136.70	129.23
69	2,353.13	2,235.09	2,117.05	69	158.55	150.55	142.29
70	2,522.61	2,404.30	2,286.25	70	174.00	166.01	157.75
71	2,708.06	2,595.88	2,483.97	71	191.32	183.59	175.87
72	2,928.16	2,823.44	2,718.46	72	211.84	204.64	197.18
73	3,206.88	3,102.70	2,998.77	73	238.22	230.76	223.30
74	3,567.14	3,450.70	3,334.25	74	272.06	263.53	254.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,032.65	3,883.17	3,733.95	75	316.29	304.57	292.84
76	4,617.00	4,409.70	4,202.39	76	371.72	354.93	337.88
77	5,297.02	5,012.17	4,727.59	77	437.27	413.55	389.84
78	6,038.58	5,665.27	5,292.22	78	511.08	479.10	447.12
79	6,808.66	6,343.95	5,879.51	79	590.48	549.98	509.48
				80	673.88	624.86	575.83
				81	759.15	702.13	645.11
				82	845.75	781.27	716.79
				83	933.42	862.01	790.60
				84	1,021.89	943.55	865.21
				85	1,110.62	1,025.62	940.61
				86	1,221.73	1,128.20	1,034.68
				87	1,344.04	1,240.92	1,138.06
				88	1,478.34	1,365.09	1,251.84
				89	1,626.22	1,501.52	1,377.08
				90	1,788.77	1,651.80	1,514.84
				91	1,967.56	1,817.01	1,666.46
				92	2,164.21	1,998.74	1,833.00
				93	2,380.58	2,198.59	2,016.33
				94	2,618.53	2,418.42	2,218.04
				95	2,880.47	2,660.37	2,439.74
				96	3,168.51	2,926.30	2,683.82
				97	3,485.34	3,218.87	2,952.14
				98	3,833.87	3,540.76	3,247.38
				99	4,217.31	3,894.89	3,572.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	789.00	757.82	726.91	18-44	22.38	21.58	20.52
45-49	857.21	827.37	797.26	45-49	28.78	27.98	26.91
50-54	974.19	945.41	916.90	50-54	38.37	37.30	36.24
55	1,223.86	1,178.03	1,132.47	55	56.22	54.09	51.96
56	1,308.07	1,258.50	1,208.68	56	61.82	59.42	57.29
57	1,402.13	1,348.84	1,295.28	57	68.21	65.82	63.15
58	1,500.72	1,443.96	1,387.47	58	75.14	72.48	69.55
59	1,598.78	1,539.62	1,480.20	59	82.34	79.14	76.21
60	1,691.24	1,630.22	1,569.20	60	89.27	86.07	82.87
61	1,774.91	1,713.09	1,651.27	61	96.19	93.00	89.53
62	1,855.65	1,793.30	1,731.21	62	103.39	99.92	96.46
63	1,941.18	1,878.30	1,815.68	63	111.12	107.38	103.92
64	2,039.24	1,975.29	1,911.34	64	119.91	116.18	112.45
65	2,158.08	2,091.73	2,025.39	65	130.57	126.57	122.57
66	2,303.84	2,233.23	2,162.88	66	143.36	138.83	134.30
67	2,477.04	2,401.90	2,327.02	67	158.28	153.48	148.42
68	2,676.89	2,598.01	2,519.41	68	175.60	170.27	164.94
69	2,902.58	2,822.11	2,741.64	69	195.32	189.72	184.39
70	3,153.32	3,074.45	2,995.58	70	217.70	212.10	206.78
71	3,430.98	3,356.90	3,283.09	71	242.75	237.68	232.62
72	3,747.27	3,675.86	3,604.45	72	271.79	267.00	262.20
73	4,117.39	4,039.05	3,960.71	73	306.43	301.10	295.51
74	4,556.25	4,454.20	4,352.14	74	348.00	340.54	333.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,077.99	4,928.77	4,779.28	75	398.10	386.37	374.65
76	5,691.65	5,467.02	5,242.66	76	457.78	439.40	421.01
77	6,380.72	6,060.97	5,741.21	77	526.00	499.35	472.44
78	7,122.82	6,698.08	6,273.60	78	601.94	565.70	529.20
79	7,895.30	7,367.17	6,839.04	79	684.28	638.18	592.08
				80	771.94	716.79	661.63
				81	863.34	800.45	737.57
				82	958.20	888.92	819.37
				83	1,055.73	980.58	905.44
				84	1,154.58	1,074.38	994.17
				85	1,254.24	1,169.24	1,084.50
				86	1,379.75	1,286.22	1,192.95
				87	1,517.77	1,414.92	1,312.33
				88	1,669.66	1,556.41	1,443.70
				89	1,836.73	1,712.02	1,588.12
				90	2,020.32	1,883.36	1,746.93
				91	2,222.30	2,071.75	1,921.73
				92	2,444.53	2,279.06	2,113.85
				93	2,688.88	2,506.88	2,325.16
				94	2,957.74	2,757.63	2,557.78
				95	3,253.51	3,033.41	2,813.58
				96	3,578.86	3,336.65	3,094.97
				97	3,936.72	3,670.26	3,404.60
				98	4,330.29	4,037.18	3,745.14
				99	4,763.29	4,440.87	4,119.78

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	892.92	861.74	830.57	18-44	25.31	24.51	23.45
45-49	996.84	966.73	936.88	45-49	33.57	32.51	31.44
50-54	1,184.16	1,146.06	1,107.69	50-54	46.90	45.30	43.70
55	1,461.28	1,388.27	1,315.26	55	67.15	63.68	60.22
56	1,553.21	1,471.68	1,390.14	56	73.28	69.55	65.55
57	1,660.33	1,570.27	1,480.20	57	80.74	76.21	71.95
58	1,781.31	1,682.98	1,584.66	58	89.00	83.94	79.14
59	1,914.00	1,807.95	1,701.90	59	98.32	93.00	87.40
60	2,057.36	1,943.85	1,830.60	60	108.72	102.59	96.73
61	2,209.51	2,089.60	1,969.69	61	120.17	113.51	107.12
62	2,370.19	2,244.42	2,118.65	62	132.43	125.50	118.58
63	2,539.93	2,408.56	2,277.46	63	146.02	138.56	130.83
64	2,718.19	2,581.76	2,445.60	64	160.41	152.42	144.42
65	2,905.25	2,764.02	2,622.80	65	175.87	167.34	158.81
66	3,103.23	2,957.47	2,811.45	66	192.39	183.33	174.27
67	3,323.86	3,173.57	3,023.29	67	211.31	201.71	191.85
68	3,580.46	3,426.71	3,272.70	68	233.69	223.56	213.17
69	3,886.90	3,730.48	3,574.07	69	260.60	250.21	239.55
70	4,257.01	4,099.27	3,941.79	70	293.64	282.98	272.06
71	4,697.74	4,539.73	4,381.72	71	333.61	322.42	311.50
72	5,189.90	5,029.22	4,868.55	72	378.64	367.19	355.73
73	5,708.44	5,538.43	5,368.70	73	427.14	414.88	402.36
74	6,227.24	6,037.52	5,848.06	74	477.24	462.85	448.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,721.00	6,496.90	6,272.81	75	527.06	509.48	491.89
76	7,173.18	6,897.66	6,622.14	76	575.29	552.91	530.53
77	7,605.39	7,265.65	6,925.91	77	624.32	596.08	567.83
78	8,048.25	7,637.36	7,226.21	78	677.35	642.44	607.54
79	8,532.41	8,049.05	7,565.95	79	737.84	695.73	653.63
				80	808.45	759.69	710.66
				81	891.85	836.43	780.74
				82	986.18	924.36	862.81
				83	1,088.50	1,021.09	953.67
				84	1,196.15	1,123.14	1,050.13
				85	1,306.47	1,228.13	1,149.79
				86	1,437.03	1,350.97	1,264.90
				87	1,580.66	1,486.06	1,391.47
				88	1,738.67	1,634.75	1,530.56
				89	1,912.67	1,798.36	1,683.51
				90	2,103.99	1,978.22	1,851.92
				91	2,314.50	2,175.94	2,037.11
				92	2,546.05	2,393.64	2,240.95
				93	2,800.79	2,632.92	2,465.05
				94	3,080.85	2,896.19	2,711.53
				95	3,388.88	3,185.83	2,982.79
				96	3,727.82	3,504.52	3,280.96
				97	4,100.60	3,854.92	3,608.97
				98	4,510.69	4,240.49	3,969.77
				99	4,961.81	4,664.43	4,366.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,148.19	1,107.15	1,066.12	18-44	71.68	69.01	66.62
45-49	1,212.41	1,172.17	1,131.67	45-49	78.61	75.94	73.28
50-54	1,274.23	1,234.52	1,194.82	50-54	85.80	83.14	80.47
55	1,333.91	1,294.48	1,255.31	55	93.00	90.33	87.67
56	1,372.82	1,328.32	1,284.09	56	96.46	93.53	90.33
57	1,423.71	1,372.02	1,320.59	57	100.99	97.26	93.53
58	1,483.93	1,423.98	1,364.02	58	106.05	101.79	97.26
59	1,551.08	1,482.33	1,413.32	59	111.65	106.59	101.52
60	1,622.76	1,545.49	1,468.21	60	117.51	111.91	106.32
61	1,697.90	1,613.17	1,528.43	61	123.91	117.51	111.38
62	1,780.77	1,689.11	1,597.45	62	130.83	123.91	117.24
63	1,876.70	1,778.11	1,679.78	63	138.83	131.63	124.17
64	1,991.54	1,885.49	1,779.71	64	148.42	140.43	132.70
65	2,130.37	2,016.33	1,902.28	65	159.88	151.35	142.82
66	2,297.44	2,173.81	2,050.17	66	174.00	164.41	155.08
67	2,488.50	2,355.00	2,221.50	67	189.72	179.60	169.47
68	2,697.40	2,555.38	2,413.36	68	207.31	196.38	185.46
69	2,918.57	2,770.68	2,622.80	69	225.69	214.24	202.78
70	3,145.86	2,996.11	2,846.36	70	244.88	233.42	221.70
71	3,379.28	3,231.40	3,083.78	71	264.86	253.41	241.68
72	3,640.42	3,493.33	3,346.24	72	287.25	275.79	264.33
73	3,956.71	3,802.16	3,647.88	73	314.69	302.44	290.18
74	4,355.87	4,178.94	4,002.01	74	349.07	334.94	320.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,865.35	4,644.18	4,423.02	75	392.77	374.91	357.06
76	5,502.73	5,211.22	4,919.71	76	447.66	423.94	399.96
77	6,246.16	5,864.05	5,481.94	77	511.61	480.43	448.99
78	7,064.73	6,579.77	6,094.81	78	582.75	542.79	502.55
79	7,927.01	7,334.93	6,743.11	79	658.70	609.40	560.11
80		8,106.60	7,411.67	80		678.41	620.33
81		8,875.62	8,088.22	81		748.49	682.15
82		9,639.03	8,769.30	82		819.11	745.30
83		10,398.19	9,453.31	83		890.25	809.51
84		11,154.67	10,139.72	84		961.66	874.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,246.78	1,197.48	1,148.19	18-44	77.81	74.88	71.68
45-49	1,325.65	1,269.16	1,212.41	45-49	86.07	82.34	78.61
50-54	1,401.86	1,338.18	1,274.23	50-54	94.33	90.06	85.80
55	1,490.86	1,412.25	1,333.91	55	104.19	98.59	93.00
56	1,570.27	1,485.80	1,401.33	56	110.58	104.45	98.59
57	1,671.79	1,580.39	1,489.00	57	118.58	112.18	105.52
58	1,785.57	1,686.44	1,587.05	58	127.64	120.44	113.51
59	1,901.21	1,793.83	1,686.44	59	136.70	128.97	121.24
60	2,009.13	1,893.22	1,777.31	60	145.49	137.23	128.70
61	2,102.39	1,978.22	1,853.78	61	153.22	144.16	135.10
62	2,188.46	2,056.03	1,923.86	62	160.68	150.82	141.23
63	2,277.99	2,138.10	1,998.47	63	168.40	158.01	147.89
64	2,381.91	2,235.36	2,088.80	64	177.46	166.54	155.61
65	2,510.88	2,358.73	2,206.58	65	188.66	177.20	165.74
66	2,673.42	2,516.74	2,360.33	66	202.25	190.52	178.53
67	2,867.14	2,708.06	2,548.99	67	218.77	206.51	194.25
68	3,088.57	2,929.23	2,770.15	68	237.15	224.89	212.64
69	3,332.65	3,176.24	3,020.09	69	257.67	245.68	233.42
70	3,595.39	3,445.63	3,295.61	70	280.05	268.33	256.60
71	3,878.10	3,737.41	3,596.98	71	304.03	293.11	282.18
72	4,205.05	4,069.96	3,934.86	72	331.75	321.35	310.70
73	4,606.08	4,464.59	4,323.10	73	366.12	354.93	344.00
74	5,111.03	4,943.69	4,776.08	74	409.55	396.23	382.64
75	5,750.01	5,528.84	5,307.68	75	464.18	446.33	428.47
76	6,540.60	6,233.37	5,926.14	76	532.13	507.08	482.03
77	7,452.97	7,035.96	6,618.67	77	610.73	576.36	541.99
78	8,445.01	7,905.96	7,366.90	78	696.80	652.30	607.54
79	9,474.62	8,813.26	8,152.17	79	787.13	732.24	677.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,377.88	1,312.33	1,246.78	18-44	86.07	82.07	77.81
45-49	1,471.14	1,398.40	1,325.65	45-49	95.39	90.60	86.07
50-54	1,592.92	1,497.26	1,401.86	50-54	107.12	100.72	94.33
55	1,726.15	1,608.37	1,490.86	55	120.44	112.18	104.19
56	1,839.13	1,713.89	1,588.39	56	129.50	120.71	111.91
57	1,984.08	1,850.32	1,716.29	57	140.69	131.37	121.77
58	2,147.16	2,004.87	1,862.58	58	153.48	143.36	132.97
59	2,314.50	2,165.01	2,015.53	59	166.54	155.88	144.96
60	2,472.78	2,318.23	2,163.68	60	179.06	167.87	156.68
61	2,612.40	2,455.72	2,298.78	61	190.52	179.06	167.61
62	2,741.64	2,584.96	2,428.54	62	201.18	189.72	178.26
63	2,873.54	2,718.19	2,563.11	63	212.64	201.18	189.46
64	3,020.62	2,867.14	2,713.66	64	225.16	213.70	202.25
65	3,195.69	3,043.54	2,891.39	65	240.08	228.63	217.17
66	3,409.13	3,257.24	3,105.09	66	257.94	246.48	235.02
67	3,662.27	3,509.58	3,356.63	67	279.25	267.53	255.80
68	3,953.25	3,800.03	3,647.08	68	303.50	291.78	280.05
69	4,280.99	4,128.58	3,976.16	69	330.95	319.22	307.50
70	4,643.92	4,494.16	4,344.41	70	361.59	349.87	338.41
71	5,044.41	4,898.66	4,752.63	71	395.43	384.24	372.78
72	5,498.20	5,351.11	5,204.29	72	434.07	422.61	411.15
73	6,024.46	5,863.52	5,702.84	73	479.10	466.58	453.79
74	6,642.39	6,447.34	6,252.02	74	532.39	516.67	501.22
75	7,371.70	7,113.76	6,855.56	75	595.28	574.23	553.44
76	8,223.31	7,869.72	7,516.12	76	668.82	639.78	611.00
77	9,176.19	8,703.21	8,230.24	77	751.69	712.79	673.88
78	10,201.54	9,597.73	8,994.19	78	841.49	791.40	741.57
79	11,270.05	10,537.01	9,803.71	79	936.35	875.33	814.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,738.67	1,656.87	1,574.80	18-44	108.45	103.39	98.32
45-49	1,859.11	1,778.37	1,697.37	45-49	120.44	115.38	110.05
50-54	2,070.68	1,951.31	1,831.93	50-54	139.36	131.37	123.37
55	2,353.93	2,236.16	2,118.38	55	164.41	156.15	147.89
56	2,477.84	2,362.73	2,247.62	56	174.27	166.27	158.01
57	2,629.46	2,516.21	2,402.96	57	186.26	178.26	170.27
58	2,801.86	2,689.41	2,576.96	58	200.11	191.85	183.86
59	2,988.65	2,875.67	2,762.42	59	214.77	206.78	198.51
60	3,183.70	3,067.79	2,951.88	60	230.49	222.23	213.70
61	3,381.95	3,260.97	3,140.00	61	246.74	237.95	229.16
62	3,584.99	3,457.36	3,329.99	62	263.53	254.21	244.61
63	3,797.10	3,661.47	3,526.10	63	281.12	270.99	261.13
64	4,021.19	3,877.30	3,733.41	64	299.77	289.11	278.45
65	4,261.01	4,108.86	3,956.71	65	320.02	308.56	297.11
66	4,522.68	4,362.80	4,202.92	66	341.87	329.88	317.89
67	4,822.71	4,655.91	4,488.84	67	367.19	354.40	341.61
68	5,180.04	5,006.31	4,832.57	68	397.30	383.97	370.38
69	5,613.58	5,432.91	5,252.52	69	433.80	419.68	405.82
70	6,141.97	5,954.65	5,767.59	70	478.30	463.65	449.26
71	6,775.35	6,580.30	6,385.25	71	531.86	516.67	501.22
72	7,486.81	7,278.44	7,070.06	72	592.08	575.83	559.31
73	8,240.63	8,008.55	7,776.19	73	656.56	638.18	619.79
74	9,000.32	8,728.79	8,457.27	74	721.85	700.26	678.41
75	9,730.70	9,398.95	9,067.20	75	785.53	758.89	731.97
76	10,408.04	9,992.36	9,576.95	76	845.75	811.91	778.07
77	11,060.61	10,543.41	10,026.20	77	904.91	862.54	819.91
78	11,729.43	11,100.58	10,472.00	78	966.46	914.50	862.54
79	12,455.55	11,713.45	10,971.08	79	1,034.14	972.32	910.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.82	566.77	549.71	18-44	16.52	15.99	15.45
45-49	636.05	610.20	584.35	45-49	21.32	20.52	19.72
50-54	681.88	648.04	614.46	50-54	26.91	25.58	24.25
55	833.76	801.25	769.01	55	38.37	36.77	35.17
56	884.12	852.15	820.17	56	41.83	40.24	38.90
57	939.28	907.31	875.60	57	45.83	44.23	42.63
58	995.51	963.80	932.35	58	49.83	48.23	46.63
59	1,049.86	1,018.69	987.78	59	54.09	52.49	50.89
60	1,098.89	1,069.05	1,038.94	60	58.09	56.49	54.89
61	1,141.26	1,112.75	1,084.24	61	61.82	60.22	58.89
62	1,181.23	1,154.05	1,126.87	62	65.55	64.22	62.62
63	1,225.73	1,198.28	1,170.57	63	69.81	68.48	66.88
64	1,280.62	1,250.24	1,219.87	64	75.14	73.54	71.68
65	1,352.03	1,315.26	1,278.49	65	81.80	79.67	77.27
66	1,444.50	1,397.33	1,349.90	66	90.06	87.13	83.94
67	1,551.88	1,492.46	1,433.30	67	99.66	95.66	91.66
68	1,665.66	1,596.11	1,526.57	68	110.05	105.25	100.46
69	1,777.57	1,702.97	1,628.09	69	120.17	114.85	109.78
70	1,879.90	1,807.68	1,735.74	70	129.77	124.70	119.91
71	1,971.03	1,911.07	1,851.38	71	138.56	134.83	130.83
72	2,079.74	2,034.71	1,989.68	72	149.49	146.82	143.89
73	2,242.29	2,205.78	2,169.01	73	165.47	163.34	160.94
74	2,494.36	2,450.93	2,407.49	74	189.72	186.79	183.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,871.67	2,797.60	2,723.52	75	225.16	219.30	213.44
76	3,397.14	3,262.57	3,128.28	76	274.19	263.00	251.81
77	4,037.98	3,821.61	3,604.98	77	334.41	316.03	297.64
78	4,748.90	4,439.54	4,130.44	78	402.89	376.25	349.33
79	5,483.54	5,082.25	4,680.96	79	476.17	441.00	405.82
80		5,714.83	5,232.80	80	551.31	508.41	465.51
81		6,309.84	5,767.59	81	625.66	576.36	527.06
82		6,869.15	6,284.53	82	698.93	644.57	590.22
83		7,401.54	6,788.14	83	771.14	712.79	654.17
84		7,916.08	7,283.23	84	843.09	781.00	718.92
				85	914.50	849.22	783.93
				86	1,005.90	934.22	862.27
				87	1,106.62	1,027.75	948.61
				88	1,217.20	1,130.60	1,043.47
				89	1,338.98	1,243.58	1,147.92
				90	1,473.01	1,368.02	1,262.77
				91	1,620.36	1,504.72	1,389.07
				92	1,782.37	1,655.27	1,527.90
				93	1,960.63	1,820.74	1,680.58
				94	2,156.75	2,002.74	1,848.72
				95	2,372.32	2,203.12	2,033.65
				96	2,609.47	2,423.48	2,236.96
				97	2,870.34	2,665.96	2,460.79
				98	3,157.32	2,932.69	2,707.00
				99	3,473.08	3,226.07	2,977.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.33	603.27	586.22	18-44	17.59	17.05	16.52
45-49	670.42	645.37	620.06	45-49	22.65	21.85	20.78
50-54	714.39	688.54	662.96	50-54	28.25	27.18	26.11
55	926.23	878.53	830.57	55	42.37	40.24	38.10
56	991.78	940.08	888.39	56	46.90	44.50	42.10
57	1,061.32	1,006.70	951.81	57	51.69	49.03	46.36
58	1,131.67	1,074.91	1,017.89	58	56.76	53.83	50.89
59	1,199.88	1,141.26	1,082.64	59	61.82	58.89	55.69
60	1,262.24	1,202.55	1,142.86	60	66.62	63.42	60.49
61	1,317.39	1,256.91	1,196.42	61	71.41	68.21	64.75
62	1,369.35	1,307.80	1,246.51	62	76.21	72.74	69.28
63	1,423.98	1,360.83	1,297.41	63	81.27	77.81	74.08
64	1,487.66	1,420.78	1,353.90	64	87.40	83.40	79.67
65	1,565.74	1,493.26	1,420.51	65	94.86	90.33	86.07
66	1,662.73	1,581.99	1,500.99	66	103.65	98.59	93.53
67	1,776.24	1,686.18	1,596.11	67	113.78	107.92	102.06
68	1,902.81	1,804.22	1,705.36	68	125.24	118.58	111.91
69	2,038.44	1,933.72	1,828.74	69	137.49	130.30	123.11
70	2,179.40	2,072.82	1,966.23	70	150.29	143.09	135.63
71	2,327.55	2,224.17	2,120.78	71	164.14	156.95	149.75
72	2,506.35	2,406.96	2,307.30	72	180.93	174.00	167.07
73	2,745.90	2,645.18	2,544.46	73	203.58	196.12	188.92
74	3,075.25	2,962.54	2,849.82	74	234.49	225.96	217.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,524.51	3,383.28	3,242.32	75	276.32	265.40	254.21
76	4,110.99	3,921.54	3,732.08	76	331.21	315.76	300.57
77	4,807.26	4,553.32	4,299.65	77	397.30	376.25	354.93
78	5,573.87	5,245.86	4,917.84	78	471.91	443.93	416.22
79	6,371.40	5,965.31	5,559.22	79	552.64	517.47	482.03
				80	637.11	594.21	551.31
				81	722.65	672.55	622.19
				82	809.25	751.69	694.14
				83	896.38	831.63	767.15
				84	983.78	912.37	840.69
				85	1,071.45	993.11	914.50
				86	1,178.57	1,092.50	1,005.90
				87	1,296.34	1,201.75	1,106.62
				88	1,426.11	1,321.92	1,217.20
				89	1,568.67	1,454.09	1,338.98
				90	1,725.61	1,599.58	1,473.01
				91	1,898.28	1,759.46	1,620.36
				92	2,088.00	1,935.32	1,782.37
				93	2,296.91	2,128.77	1,960.63
				94	2,526.60	2,341.68	2,156.75
				95	2,779.21	2,575.90	2,372.32
				96	3,057.13	2,833.57	2,609.47
				97	3,362.76	3,116.82	2,870.34
				98	3,699.04	3,428.58	3,157.32
				99	4,068.89	3,771.52	3,473.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	695.73	666.96	638.45	18-44	19.72	18.92	18.12
45-49	745.03	718.12	690.94	45-49	25.05	24.25	23.18
50-54	832.16	807.12	782.07	50-54	32.77	31.98	30.91
55	1,041.60	1,000.84	960.33	55	47.70	45.83	43.97
56	1,114.88	1,070.65	1,026.42	56	52.76	50.63	48.50
57	1,197.22	1,149.79	1,102.36	57	58.36	55.96	53.83
58	1,283.55	1,233.46	1,183.10	58	64.48	61.82	59.42
59	1,369.62	1,317.13	1,264.63	59	70.61	67.95	65.02
60	1,450.36	1,396.27	1,342.17	60	76.74	73.81	70.88
61	1,523.90	1,468.74	1,413.59	61	82.60	79.67	76.74
62	1,594.78	1,538.82	1,482.87	62	88.73	85.53	82.60
63	1,670.99	1,614.23	1,557.21	63	95.39	92.20	89.00
64	1,759.99	1,701.63	1,643.28	64	103.39	100.19	96.73
65	1,868.71	1,807.95	1,747.20	65	112.98	109.52	105.79
66	2,003.27	1,938.78	1,874.57	66	124.70	120.71	116.71
67	2,162.08	2,093.87	2,025.39	67	138.29	134.03	129.50
68	2,342.48	2,270.53	2,198.85	68	154.02	148.95	144.16
69	2,540.99	2,467.45	2,393.64	69	171.07	166.27	161.21
70	2,755.23	2,681.95	2,608.67	70	190.25	185.19	180.13
71	2,986.25	2,915.64	2,845.03	71	211.04	205.98	201.18
72	3,252.71	3,182.37	3,111.75	72	235.55	230.49	225.69
73	3,577.80	3,499.46	3,420.85	73	265.66	260.33	254.74
74	3,984.95	3,884.23	3,783.77	74	304.03	296.57	289.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.56	4,354.27	4,211.98	75	352.53	341.34	330.15
76	5,127.01	4,919.71	4,712.66	76	412.75	395.70	378.91
77	5,852.06	5,562.95	5,273.84	77	483.10	458.85	434.60
78	6,638.66	6,259.22	5,879.77	78	561.70	529.20	496.69
79	7,453.24	6,983.73	6,514.22	79	646.44	605.40	564.37
				80	735.17	686.14	637.11
				81	826.04	769.81	713.85
				82	918.76	856.15	793.79
				83	1,012.56	944.34	876.13
				84	1,107.15	1,033.61	960.33
				85	1,202.01	1,123.67	1,045.33
				86	1,322.19	1,236.12	1,149.79
				87	1,454.36	1,359.76	1,264.90
				88	1,599.84	1,495.66	1,391.47
				89	1,759.72	1,645.14	1,530.56
				90	1,935.59	1,809.55	1,683.51
				91	2,129.04	1,990.48	1,851.92
				92	2,341.94	2,189.53	2,037.11
				93	2,576.16	2,408.56	2,240.95
				94	2,833.83	2,649.44	2,465.05
				95	3,117.35	2,914.31	2,711.53
				96	3,429.11	3,205.82	2,982.79
				97	3,772.05	3,526.37	3,280.96
				98	4,149.36	3,878.90	3,608.97
				99	4,564.24	4,266.87	3,969.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.40	751.69	723.98	18-44	22.12	21.32	20.52
45-49	859.61	832.70	805.52	45-49	29.04	27.98	27.18
50-54	1,006.70	972.59	938.48	50-54	39.70	38.37	37.04
55	1,236.65	1,172.97	1,109.29	55	56.76	53.83	50.89
56	1,315.79	1,244.65	1,173.50	56	62.09	58.89	55.42
57	1,408.79	1,330.18	1,251.58	57	68.48	64.75	60.75
58	1,514.04	1,427.98	1,341.91	58	75.68	71.41	67.15
59	1,629.95	1,536.96	1,443.70	59	83.67	78.87	74.08
60	1,754.93	1,655.27	1,555.61	60	92.73	87.40	82.07
61	1,887.62	1,782.10	1,676.59	61	102.59	96.73	91.13
62	2,028.32	1,917.47	1,806.62	62	113.25	107.12	100.99
63	2,177.80	2,061.89	1,946.25	63	124.97	118.58	111.91
64	2,336.61	2,215.91	2,095.20	64	137.76	130.83	123.64
65	2,505.55	2,379.78	2,254.28	65	151.62	143.89	136.43
66	2,686.21	2,555.65	2,425.08	66	166.81	158.55	150.29
67	2,887.66	2,752.03	2,616.67	67	183.86	175.07	166.27
68	3,118.68	2,979.32	2,839.70	68	203.84	194.52	185.19
69	3,389.41	3,247.12	3,104.83	69	227.56	217.97	208.11
70	3,709.43	3,566.07	3,422.45	70	256.07	245.95	236.09
71	4,084.88	3,941.52	3,798.16	71	289.65	279.79	269.66
72	4,507.49	4,362.00	4,216.24	72	328.28	317.89	307.76
73	4,965.27	4,810.99	4,656.71	73	371.18	359.73	348.53
74	5,447.04	5,272.50	5,098.24	74	417.28	403.96	390.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,940.53	5,730.55	5,520.58	75	465.78	449.26	433.00
76	6,438.01	6,174.48	5,910.68	76	516.67	495.35	474.04
77	6,948.02	6,617.08	6,286.13	77	571.03	543.58	516.14
78	7,482.81	7,077.26	6,671.70	78	630.72	596.08	561.70
79	8,054.64	7,573.68	7,092.71	79	697.07	655.23	613.40
				80	771.94	722.91	673.88
				81	856.15	800.45	744.76
				82	948.61	886.79	824.97
				83	1,047.20	979.52	912.10
				84	1,149.79	1,076.78	1,003.77
				85	1,254.24	1,175.90	1,097.56
				86	1,379.75	1,293.41	1,207.34
				87	1,517.77	1,422.65	1,328.05
				88	1,669.66	1,564.94	1,460.75
				89	1,836.73	1,721.35	1,606.77
				90	2,020.32	1,893.49	1,767.45
				91	2,222.30	2,082.94	1,944.11
				92	2,444.53	2,291.32	2,138.63
				93	2,688.88	2,520.47	2,352.60
				94	2,957.74	2,772.55	2,587.89
				95	3,253.51	3,049.94	2,846.62
				96	3,578.86	3,355.04	3,131.21
				97	3,936.72	3,690.51	3,444.30
				98	4,330.29	4,059.56	3,788.84
				99	4,763.29	4,465.65	4,167.75

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	973.92	936.88	899.85	18-44	60.75	58.62	56.22
45-49	1,023.75	987.25	950.74	45-49	66.35	63.95	61.55
50-54	1,071.45	1,035.48	999.77	50-54	72.21	69.55	67.15
55	1,122.08	1,085.84	1,049.86	55	78.34	75.68	73.28
56	1,157.52	1,117.01	1,076.24	56	81.54	78.61	75.68
57	1,203.88	1,156.98	1,109.82	57	85.27	82.07	78.61
58	1,258.50	1,204.15	1,149.79	58	89.80	86.07	82.07
59	1,318.73	1,256.64	1,194.55	59	94.86	90.33	85.80
60	1,381.88	1,312.60	1,243.05	60	100.19	95.13	90.06
61	1,447.16	1,371.22	1,295.01	61	105.52	99.92	94.33
62	1,518.84	1,436.77	1,354.43	62	111.38	105.52	99.39
63	1,602.77	1,514.31	1,426.11	63	118.58	111.91	105.52
64	1,704.30	1,609.44	1,514.58	64	127.10	119.91	112.98
65	1,829.53	1,727.21	1,624.89	65	137.49	129.77	122.04
66	1,982.22	1,870.84	1,759.72	66	150.02	141.76	133.23
67	2,155.95	2,035.78	1,915.60	67	164.41	155.35	146.02
68	2,343.28	2,214.84	2,086.67	68	180.13	170.27	160.41
69	2,535.66	2,401.36	2,267.07	69	196.12	185.72	175.33
70	2,725.65	2,588.42	2,451.46	70	212.37	201.45	190.79
71	2,911.91	2,775.21	2,638.78	71	228.09	217.43	206.78
72	3,122.95	2,985.45	2,847.96	72	246.21	235.55	224.63
73	3,394.21	3,248.72	3,103.23	73	269.66	258.20	246.74
74	3,761.13	3,594.32	3,427.78	74	301.10	287.78	274.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,258.88	4,052.37	3,845.86	75	343.74	327.22	310.43
76	4,910.38	4,641.52	4,372.39	76	399.43	377.58	355.73
77	5,686.32	5,337.52	4,988.99	77	466.04	437.27	408.75
78	6,544.33	6,106.00	5,667.67	78	540.12	503.88	467.64
79	7,442.31	6,912.05	6,381.52	79	618.46	574.23	530.26
80		7,720.50	7,102.84	80		646.17	594.48
81		8,504.17	7,809.76	81		717.05	658.70
82		9,261.99	8,500.70	82		786.87	722.38
83		10,000.62	9,179.65	83		856.15	785.80
84		10,726.47	9,850.87	84		924.63	849.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

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Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,057.59	1,013.36	969.13	18-44	66.08	63.15	60.49
45-49	1,119.14	1,069.05	1,018.69	45-49	72.48	69.28	66.08
50-54	1,178.57	1,122.61	1,066.38	50-54	79.41	75.41	71.68
55	1,253.97	1,184.69	1,115.41	55	87.67	82.60	77.81
56	1,324.32	1,249.71	1,175.10	56	93.26	87.93	82.60
57	1,414.12	1,333.38	1,252.38	57	100.46	94.59	88.73
58	1,514.84	1,426.64	1,338.71	58	108.18	102.06	95.66
59	1,616.63	1,521.24	1,425.84	59	116.44	109.52	102.59
60	1,710.96	1,607.84	1,504.72	60	123.91	116.44	108.98
61	1,791.70	1,681.12	1,570.53	61	130.57	122.57	114.58
62	1,866.31	1,748.26	1,630.49	62	136.96	128.17	119.64
63	1,944.91	1,820.21	1,695.50	63	143.62	134.56	125.24
64	2,038.18	1,907.34	1,776.78	64	151.88	142.02	132.43
65	2,156.49	2,020.59	1,884.69	65	162.01	151.62	141.49
66	2,307.30	2,167.41	2,027.52	66	174.80	164.14	153.48
67	2,486.10	2,343.54	2,200.98	67	189.72	178.80	167.87
68	2,685.15	2,542.06	2,398.70	68	206.51	195.32	184.39
69	2,897.52	2,755.49	2,613.47	69	224.10	213.17	202.25
70	3,114.95	2,976.66	2,838.36	70	242.48	231.82	221.16
71	3,338.25	3,205.55	3,072.85	71	261.67	251.27	240.88
72	3,600.71	3,470.15	3,339.31	72	284.05	273.66	263.53
73	3,943.39	3,804.83	3,666.00	73	313.36	302.44	291.51
74	4,407.03	4,244.49	4,081.95	74	352.80	340.01	326.95
75	5,033.22	4,824.05	4,614.87	75	406.36	389.57	372.52
76	5,847.00	5,564.81	5,282.63	76	475.64	452.72	429.80
77	6,809.20	6,433.75	6,058.04	77	558.24	527.33	496.42
78	7,864.92	7,383.96	6,902.72	78	649.10	609.40	569.70
79	8,959.29	8,368.80	7,778.59	79	744.50	695.47	646.44

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,184.43	1,125.54	1,066.92	18-44	74.08	70.35	66.62
45-49	1,260.37	1,194.82	1,129.27	45-49	81.80	77.54	73.28
50-54	1,360.29	1,274.76	1,189.49	50-54	91.40	85.80	79.94
55	1,473.81	1,368.55	1,263.57	55	102.85	95.66	88.20
56	1,572.66	1,461.02	1,349.64	56	110.58	102.85	94.86
57	1,699.77	1,580.92	1,461.82	57	120.71	112.18	103.65
58	1,842.59	1,716.55	1,590.52	58	131.63	122.57	113.78
59	1,989.68	1,857.25	1,724.81	59	143.09	133.50	124.17
60	2,128.77	1,991.54	1,854.32	60	154.02	144.16	134.30
61	2,251.35	2,111.72	1,972.09	61	164.14	154.02	143.89
62	2,365.92	2,225.77	2,085.34	62	173.73	163.34	152.95
63	2,484.23	2,344.08	2,204.18	63	183.59	173.47	163.08
64	2,617.73	2,478.37	2,339.28	64	195.05	184.66	174.27
65	2,778.68	2,639.58	2,500.76	65	208.64	198.25	187.86
66	2,976.13	2,836.50	2,696.87	66	225.16	214.77	204.11
67	3,208.48	3,067.79	2,927.36	67	244.61	233.95	223.30
68	3,471.48	3,329.99	3,188.76	68	266.73	255.80	244.88
69	3,761.39	3,619.63	3,478.14	69	290.98	280.05	268.86
70	4,073.69	3,933.26	3,792.57	70	317.09	306.17	295.24
71	4,409.96	4,271.40	4,132.57	71	345.60	334.94	324.02
72	4,794.74	4,653.24	4,511.75	72	378.38	367.45	356.26
73	5,257.85	5,101.97	4,946.35	73	418.08	405.82	393.57
74	5,829.41	5,641.55	5,453.96	74	467.11	452.19	437.00
75	6,539.27	6,294.92	6,050.84	75	527.86	508.14	488.43
76	7,406.07	7,076.99	6,747.64	76	602.47	575.56	548.65
77	8,400.25	7,965.38	7,530.51	77	688.27	652.57	616.60
78	9,480.49	8,929.71	8,379.20	78	782.07	736.50	690.94
79	10,606.03	9,939.34	9,272.65	79	881.19	825.77	770.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,486.86	1,413.32	1,339.51	18-44	92.73	88.20	83.67
45-49	1,587.05	1,514.04	1,441.03	45-49	102.85	98.06	93.53
50-54	1,763.72	1,657.93	1,552.15	50-54	118.58	111.65	104.45
55	2,004.87	1,899.08	1,793.56	55	139.89	132.70	125.24
56	2,114.38	2,010.20	1,906.01	56	148.69	141.49	134.03
57	2,248.68	2,145.03	2,041.37	57	159.34	152.15	144.69
58	2,400.83	2,297.18	2,193.79	58	171.34	163.87	156.68
59	2,564.71	2,460.25	2,355.80	59	184.39	176.93	169.47
60	2,733.91	2,627.59	2,521.54	60	197.98	190.25	182.53
61	2,903.91	2,794.66	2,685.68	61	211.84	203.84	195.85
62	3,077.65	2,964.93	2,851.95	62	226.23	217.97	209.44
63	3,260.97	3,142.93	3,025.15	63	241.42	232.62	223.83
64	3,458.42	3,334.52	3,210.61	64	257.94	248.61	239.28
65	3,675.59	3,544.49	3,413.66	65	276.06	266.20	256.34
66	3,918.60	3,779.51	3,640.15	66	296.31	285.91	275.26
67	4,198.12	4,049.97	3,902.08	67	319.76	308.56	297.11
68	4,525.61	4,368.39	4,211.18	68	347.20	335.21	322.95
69	4,913.04	4,746.77	4,580.23	69	379.71	366.92	353.86
70	5,371.89	5,196.83	5,021.50	70	418.35	404.76	391.17
71	5,909.35	5,725.49	5,541.36	71	463.65	449.26	434.87
72	6,515.55	6,318.64	6,121.72	72	515.07	499.62	484.16
73	7,176.12	6,957.35	6,738.58	73	571.30	553.98	536.66
74	7,876.65	7,621.91	7,367.44	74	631.52	611.27	590.75
75	8,602.76	8,293.66	7,984.30	75	694.67	669.62	644.57
76	9,344.59	8,959.29	8,573.98	76	759.42	728.24	696.80
77	10,109.61	9,632.10	9,154.60	77	827.37	788.20	749.03
78	10,909.53	10,331.84	9,753.88	78	899.31	851.62	803.65
79	11,756.35	11,077.93	10,399.25	79	976.32	919.83	863.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	730.91	707.99	685.34	18-44	20.78	19.98	19.45
45-49	811.38	778.34	745.56	45-49	27.45	26.11	25.05
50-54	878.53	836.69	794.86	50-54	34.64	33.04	31.44
55	1,075.18	1,035.21	995.51	55	49.30	47.43	45.57
56	1,136.73	1,097.29	1,057.59	56	53.83	51.96	50.10
57	1,203.08	1,163.38	1,123.94	57	58.62	56.76	54.62
58	1,270.23	1,230.79	1,191.62	58	63.68	61.55	59.69
59	1,334.98	1,296.08	1,257.17	59	68.75	66.62	64.75
60	1,393.34	1,355.76	1,318.19	60	73.54	71.68	69.55
61	1,443.96	1,407.99	1,372.28	61	78.34	76.21	74.34
62	1,491.66	1,457.29	1,422.91	62	82.87	81.00	79.14
63	1,543.62	1,508.98	1,474.61	63	88.20	86.33	84.47
64	1,606.51	1,569.20	1,531.63	64	94.33	92.20	90.06
65	1,687.51	1,643.01	1,598.51	65	102.06	99.39	96.73
66	1,790.90	1,735.21	1,679.25	66	111.65	108.18	104.45
67	1,911.87	1,842.86	1,774.11	67	122.57	118.04	113.51
68	2,042.97	1,962.77	1,882.56	68	134.56	128.97	123.64
69	2,177.00	2,090.67	2,004.33	69	146.82	140.96	134.83
70	2,306.24	2,222.83	2,139.16	70	159.08	153.48	147.62
71	2,430.41	2,359.80	2,289.18	71	171.34	166.54	161.74
72	2,574.57	2,520.21	2,465.85	72	185.72	182.26	178.53
73	2,771.22	2,726.98	2,682.75	73	205.18	202.25	199.58
74	3,052.33	3,003.30	2,954.01	74	232.62	229.16	225.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,450.16	3,371.56	3,293.22	75	270.46	264.33	258.20
76	3,984.42	3,846.66	3,708.63	76	321.09	309.90	298.44
77	4,627.93	4,406.77	4,185.60	77	382.64	363.99	345.34
78	5,340.98	5,022.56	4,703.87	78	452.45	425.01	397.83
79	6,083.62	5,663.67	5,243.46	79	527.86	491.36	454.59
80		6,299.98	5,783.58	80	606.47	560.37	514.54
81		6,908.32	6,308.51	81	685.88	631.25	576.63
82		7,488.94	6,817.99	82	765.55	702.93	640.04
83		8,048.78	7,315.74	83	845.49	775.14	704.79
84		8,595.03	7,805.77	84	925.69	848.15	770.34
				85	1,006.16	921.16	836.16
				86	1,106.89	1,013.36	919.83
				87	1,217.47	1,114.61	1,011.76
				88	1,339.24	1,226.00	1,113.02
				89	1,473.27	1,348.57	1,224.40
				90	1,620.63	1,483.40	1,346.97
				91	1,782.64	1,631.82	1,481.80
				92	1,960.90	1,794.89	1,629.95
				93	2,157.02	1,974.49	1,793.03
				94	2,372.85	2,171.94	1,972.36
				95	2,610.27	2,389.11	2,169.54
				96	2,871.41	2,628.12	2,386.44
				97	3,158.65	2,890.86	2,625.19
				98	3,474.41	3,179.97	2,887.66
				99	3,821.88	3,497.86	3,176.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	776.74	753.82	730.91	18-44	22.12	21.32	20.78
45-49	855.08	822.30	789.26	45-49	28.78	27.71	26.65
50-54	920.36	888.92	857.48	50-54	36.24	35.17	33.84
55	1,194.55	1,134.87	1,075.18	55	54.89	51.96	49.30
56	1,275.03	1,210.27	1,145.26	56	60.22	57.29	54.09
57	1,359.49	1,290.48	1,221.47	57	66.08	62.89	59.42
58	1,444.50	1,372.28	1,300.34	58	72.48	68.75	65.02
59	1,526.03	1,451.69	1,377.61	59	78.61	74.61	70.88
60	1,600.38	1,525.23	1,449.83	60	84.47	80.47	76.47
61	1,666.19	1,590.25	1,514.58	61	90.33	86.33	82.07
62	1,727.75	1,651.27	1,574.80	62	96.19	91.93	87.67
63	1,791.70	1,713.62	1,635.55	63	102.32	98.06	93.79
64	1,864.97	1,783.17	1,701.10	64	109.78	104.99	100.19
65	1,953.97	1,864.97	1,776.24	65	118.31	112.98	107.38
66	2,063.49	1,964.37	1,865.24	66	128.44	122.31	115.91
67	2,192.99	2,082.14	1,971.56	67	140.43	133.23	125.77
68	2,339.55	2,218.84	2,097.86	68	153.75	145.49	137.49
69	2,500.76	2,374.19	2,247.62	69	168.40	159.88	151.08
70	2,673.96	2,548.72	2,423.21	70	184.39	175.87	167.34
71	2,861.81	2,745.37	2,629.19	71	201.98	193.99	185.99
72	3,085.11	2,979.32	2,873.27	72	223.03	215.84	208.64
73	3,371.02	3,267.37	3,163.98	73	250.21	243.01	235.55
74	3,745.14	3,627.63	3,510.12	74	285.65	276.86	268.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,234.10	4,077.42	3,920.47	75	332.01	319.76	307.50
76	4,853.62	4,626.86	4,399.84	76	390.90	372.25	353.86
77	5,576.54	5,256.78	4,937.29	77	460.71	433.80	406.89
78	6,364.74	5,941.33	5,517.65	78	538.79	502.55	466.04
79	7,180.91	6,653.58	6,126.25	79	622.99	576.89	530.79
				80	710.66	655.50	600.34
				81	799.66	736.77	673.88
				82	889.72	820.17	750.89
				83	980.32	905.17	830.03
				84	1,071.45	991.24	911.04
				85	1,162.84	1,077.84	993.11
				86	1,279.02	1,185.76	1,092.50
				87	1,406.92	1,304.34	1,201.75
				88	1,547.62	1,434.90	1,321.92
				89	1,702.43	1,578.53	1,454.09
				90	1,872.70	1,736.27	1,599.58
				91	2,060.03	1,910.01	1,759.46
				92	2,266.00	2,101.06	1,935.32
				93	2,492.49	2,311.30	2,128.77
				94	2,741.64	2,542.32	2,341.68
				95	3,015.83	2,796.53	2,575.90
				96	3,317.46	3,076.32	2,833.57
				97	3,649.21	3,384.08	3,116.82
				98	4,014.27	3,722.49	3,428.58
				99	4,415.82	4,094.74	3,771.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	867.87	833.76	799.39	18-44	24.51	23.72	22.65
45-49	943.01	909.97	877.20	45-49	31.71	30.64	29.58
50-54	1,066.65	1,035.21	1,004.03	50-54	42.10	41.04	39.70
55	1,333.91	1,284.09	1,234.52	55	61.29	58.89	56.76
56	1,423.45	1,369.35	1,315.26	56	67.42	64.75	62.09
57	1,523.10	1,465.01	1,406.92	57	74.08	71.41	68.48
58	1,627.02	1,565.74	1,504.18	58	81.54	78.34	75.41
59	1,729.88	1,665.93	1,601.71	59	89.00	85.80	82.34
60	1,826.34	1,760.52	1,694.70	60	96.46	93.00	89.53
61	1,913.20	1,846.59	1,779.71	61	103.65	100.19	96.46
62	1,996.61	1,929.46	1,862.31	62	111.12	107.38	103.65
63	2,084.54	2,016.86	1,949.44	63	119.38	115.38	111.65
64	2,186.06	2,117.31	2,048.57	64	128.70	124.70	120.71
65	2,309.17	2,238.02	2,167.14	65	139.63	135.36	131.10
66	2,460.79	2,385.91	2,311.03	66	153.22	148.42	143.62
67	2,641.18	2,562.04	2,482.90	67	168.94	163.61	158.55
68	2,849.29	2,766.42	2,683.55	68	187.06	181.46	175.87
69	3,083.51	2,998.77	2,914.04	69	207.57	201.71	195.85
70	3,342.51	3,258.84	3,175.44	70	230.76	224.89	219.03
71	3,628.16	3,548.75	3,469.35	71	256.60	251.27	245.68
72	3,953.51	3,875.70	3,797.90	72	286.71	281.38	276.06
73	4,335.09	4,249.55	4,163.75	73	322.69	316.56	310.43
74	4,789.14	4,679.36	4,569.84	74	365.85	357.59	349.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,331.92	5,174.98	5,018.30	75	418.08	405.82	393.57
76	5,972.77	5,741.74	5,510.72	76	480.43	461.51	442.60
77	6,694.08	6,369.27	6,044.45	77	552.11	524.67	497.49
78	7,470.29	7,042.62	6,614.94	78	631.52	594.75	558.24
79	8,276.87	7,747.41	7,217.95	79	717.32	671.22	625.12
				80	808.45	753.56	698.40
				81	903.58	840.69	778.07
				82	1,001.63	932.35	863.07
				83	1,102.09	1,026.95	952.07
				84	1,203.88	1,123.67	1,043.74
				85	1,306.47	1,221.73	1,136.73
				86	1,437.03	1,344.04	1,250.51
				87	1,580.66	1,478.34	1,375.48
				88	1,738.67	1,626.22	1,512.98
				89	1,912.67	1,788.77	1,664.33
				90	2,103.99	1,967.56	1,830.87
				91	2,314.50	2,164.21	2,013.93
				92	2,546.05	2,380.58	2,215.37
				93	2,800.79	2,618.53	2,436.80
				94	3,080.85	2,880.47	2,680.62
				95	3,388.88	3,168.51	2,948.68
				96	3,727.82	3,485.34	3,243.65
				97	4,100.60	3,833.87	3,567.94
				98	4,510.69	4,217.31	3,924.73
				99	4,961.81	4,639.12	4,317.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	982.18	948.08	913.70	18-44	27.71	26.91	25.85
45-49	1,096.50	1,063.45	1,030.68	45-49	37.04	35.71	34.64
50-54	1,296.61	1,254.77	1,212.94	50-54	51.16	49.56	47.96
55	1,592.92	1,513.24	1,433.57	55	73.01	69.55	65.82
56	1,690.44	1,601.71	1,512.71	56	79.94	75.68	71.41
57	1,803.95	1,706.16	1,608.37	57	87.67	82.87	78.07
58	1,931.59	1,825.01	1,718.42	58	96.46	91.13	85.80
59	2,071.48	1,956.64	1,841.79	59	106.32	100.46	94.59
60	2,221.77	2,099.46	1,977.16	60	117.51	110.85	104.45
61	2,381.11	2,252.15	2,122.91	61	129.50	122.31	115.38
62	2,549.25	2,414.15	2,278.79	62	142.56	135.10	127.37
63	2,726.18	2,585.49	2,445.06	63	156.68	148.69	140.43
64	2,912.71	2,766.69	2,620.93	64	171.87	163.34	154.82
65	3,108.56	2,957.47	2,806.39	65	188.12	179.06	169.74
66	3,316.40	3,160.25	3,004.10	66	205.71	195.85	186.26
67	3,547.16	3,386.48	3,225.53	67	225.43	215.30	204.91
68	3,814.68	3,650.28	3,485.60	68	248.88	238.22	227.29
69	4,132.04	3,965.24	3,798.16	69	277.12	265.93	254.47
70	4,512.28	4,345.21	4,178.14	70	311.50	299.77	288.31
71	4,963.14	4,797.40	4,631.66	71	352.26	340.81	329.08
72	5,466.75	5,299.95	5,132.88	72	398.63	386.90	374.91
73	5,999.41	5,823.82	5,648.22	73	448.99	435.93	423.14
74	6,537.40	6,340.75	6,144.10	74	500.95	486.03	471.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,057.01	6,821.72	6,586.43	75	553.44	534.79	516.41
76	7,543.03	7,248.59	6,954.42	76	604.87	581.16	557.44
77	8,015.74	7,646.69	7,277.64	77	658.16	627.52	596.88
78	8,503.63	8,050.65	7,597.93	78	715.99	677.35	638.98
79	9,035.23	8,496.71	7,958.18	79	781.54	734.64	687.74
				80	857.48	802.32	747.43
				81	946.48	883.59	820.44
				82	1,046.40	976.05	905.44
				83	1,154.85	1,077.04	999.50
				84	1,268.36	1,183.90	1,099.16
				85	1,385.07	1,293.41	1,202.01
				86	1,523.64	1,422.65	1,322.19
				87	1,676.05	1,564.94	1,454.36
				88	1,843.66	1,721.35	1,599.84
				89	2,028.05	1,893.49	1,759.72
				90	2,230.83	2,082.94	1,935.59
				91	2,453.86	2,291.32	2,129.04
				92	2,699.27	2,520.47	2,341.94
				93	2,969.20	2,772.55	2,576.16
				94	3,266.04	3,049.94	2,833.83
				95	3,592.72	3,355.04	3,117.35
				96	3,951.91	3,690.51	3,429.11
				97	4,347.08	4,059.56	3,772.05
				98	4,781.68	4,465.65	4,149.36
				99	5,259.98	4,912.25	4,564.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
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Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,263.03	1,218.00	1,172.97	18-44	78.87	75.94	73.28
45-49	1,333.65	1,289.15	1,244.92	45-49	86.33	83.67	80.74
50-54	1,395.47	1,351.77	1,308.07	50-54	93.79	90.86	87.93
55	1,453.82	1,411.19	1,368.29	55	101.52	98.59	95.39
56	1,494.06	1,445.83	1,397.33	56	104.99	101.79	98.32
57	1,546.55	1,490.59	1,434.37	57	109.52	105.52	101.52
58	1,608.90	1,543.89	1,478.87	58	114.85	110.32	105.52
59	1,678.45	1,603.84	1,529.50	59	120.71	115.38	110.05
60	1,752.53	1,669.12	1,585.72	60	126.84	120.97	114.85
61	1,830.07	1,738.94	1,647.54	61	133.50	126.84	120.17
62	1,915.60	1,817.28	1,718.95	62	140.69	133.50	126.30
63	2,015.26	1,909.74	1,804.22	63	148.95	141.23	133.50
64	2,134.37	2,021.39	1,908.14	64	159.08	150.55	142.29
65	2,279.59	2,157.55	2,035.24	65	171.07	162.01	152.95
66	2,454.39	2,321.69	2,189.26	66	185.72	175.60	165.74
67	2,653.97	2,510.88	2,367.52	67	202.51	191.32	180.40
68	2,871.94	2,719.52	2,567.37	68	220.63	208.91	197.18
69	3,101.10	2,943.08	2,784.80	69	239.82	227.56	215.30
70	3,334.78	3,175.97	3,017.16	70	259.80	247.28	235.02
71	3,572.20	3,417.92	3,263.37	71	280.05	268.06	255.80
72	3,837.87	3,686.52	3,535.16	72	302.97	290.98	279.25
73	4,162.15	4,004.41	3,846.66	73	330.95	318.42	305.90
74	4,575.70	4,393.44	4,211.45	74	366.65	352.00	337.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 91.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,108.63	4,876.27	4,644.18	75	412.48	393.57	374.91
76	5,780.65	5,467.29	5,153.93	76	470.31	444.73	419.15
77	6,567.51	6,149.17	5,730.82	77	537.99	503.62	469.24
78	7,434.05	6,897.39	6,360.74	78	613.40	568.90	524.67
79	8,344.82	7,686.92	7,028.76	79	693.34	638.71	583.82
80		8,492.71	7,720.50	80		710.66	646.17
81		9,294.50	8,423.69	81		783.93	710.39
82		10,089.62	9,134.09	82		857.48	776.21
83		10,879.68	9,850.07	83		931.29	843.36
84		11,666.28	10,569.79	84		1,005.63	911.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,371.22	1,317.13	1,263.03	18-44	85.53	82.34	78.87
45-49	1,458.09	1,396.00	1,333.65	45-49	94.59	90.60	86.33
50-54	1,534.83	1,465.28	1,395.47	50-54	103.39	98.59	93.79
55	1,624.89	1,539.36	1,453.82	55	113.51	107.38	101.52
56	1,708.56	1,616.63	1,524.97	56	120.17	113.78	107.38
57	1,815.68	1,716.29	1,617.16	57	128.70	121.77	114.85
58	1,935.32	1,827.94	1,720.55	58	138.29	130.57	122.84
59	2,057.09	1,940.92	1,824.74	59	147.89	139.63	131.37
60	2,169.81	2,044.57	1,919.60	60	157.21	148.15	139.09
61	2,266.80	2,132.50	1,998.47	61	165.21	155.35	145.76
62	2,355.53	2,212.71	2,069.88	62	172.93	162.54	151.88
63	2,447.46	2,296.64	2,146.09	63	180.93	169.74	158.81
64	2,554.05	2,396.57	2,239.09	64	190.25	178.53	166.81
65	2,686.75	2,523.94	2,361.13	65	201.71	189.46	177.20
66	2,854.35	2,687.81	2,521.27	66	216.10	203.31	190.79
67	3,055.00	2,886.86	2,718.72	67	232.89	220.10	207.31
68	3,284.16	3,116.82	2,949.21	68	252.34	239.28	226.49
69	3,537.83	3,373.16	3,208.75	69	273.66	260.87	248.08
70	3,810.95	3,652.14	3,493.60	70	296.84	284.32	272.06
71	4,105.40	3,954.04	3,802.43	71	321.89	309.90	298.17
72	4,445.40	4,296.98	4,148.83	72	350.93	339.21	327.75
73	4,860.55	4,704.67	4,548.52	73	386.37	374.11	361.86
74	5,381.22	5,199.49	5,018.03	74	431.14	416.75	402.09
75	6,037.52	5,805.16	5,573.07	75	487.36	468.71	450.06
76	6,847.57	6,535.54	6,223.78	76	556.91	531.59	506.01
77	7,784.18	7,369.57	6,954.95	77	637.65	603.81	569.70
78	8,808.47	8,277.14	7,745.55	78	726.64	682.68	638.98
79	9,881.25	9,227.61	8,573.98	79	820.97	766.61	712.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,515.64	1,443.43	1,371.22	18-44	94.59	90.06	85.53
45-49	1,618.23	1,538.29	1,458.09	45-49	104.99	99.66	94.59
50-54	1,744.27	1,639.55	1,534.83	50-54	117.24	110.32	103.39
55	1,881.50	1,753.06	1,624.89	55	131.37	122.31	113.51
56	2,001.40	1,864.97	1,728.55	56	140.96	131.37	121.77
57	2,154.89	2,009.66	1,864.18	57	152.95	142.56	132.17
58	2,327.55	2,173.54	2,019.26	58	166.27	155.35	144.16
59	2,504.49	2,342.74	2,181.00	59	180.13	168.40	156.95
60	2,670.49	2,503.69	2,336.88	60	193.45	181.19	169.20
61	2,816.25	2,647.04	2,477.84	61	205.18	192.92	180.66
62	2,950.01	2,781.07	2,612.40	62	216.63	204.11	191.85
63	3,086.17	2,918.84	2,751.76	63	228.36	215.84	203.58
64	3,238.06	3,073.12	2,908.44	64	241.42	229.16	216.63
65	3,419.52	3,256.71	3,093.64	65	256.87	244.61	232.36
66	3,641.48	3,479.74	3,318.00	66	275.52	263.27	251.01
67	3,905.02	3,743.54	3,582.06	67	297.64	285.38	273.12
68	4,207.72	4,046.51	3,885.03	68	323.22	310.70	298.17
69	4,547.72	4,387.05	4,226.37	69	351.73	339.21	326.68
70	4,922.64	4,763.83	4,605.01	70	383.44	370.92	358.66
71	5,334.59	5,177.91	5,021.50	71	418.35	406.09	393.83
72	5,800.90	5,641.29	5,481.68	72	458.05	445.53	433.00
73	6,343.15	6,168.09	5,993.02	73	504.68	490.82	476.97
74	6,982.40	6,772.69	6,562.72	74	559.57	542.79	526.00
75	7,740.22	7,469.49	7,198.50	75	624.86	603.01	581.16
76	8,629.14	8,266.75	7,904.36	76	701.86	672.29	642.71
77	9,627.31	9,150.87	8,674.17	77	788.46	749.29	710.12
78	10,704.09	10,101.35	9,498.34	78	882.79	832.96	783.13
79	11,828.83	11,098.18	10,367.54	79	982.72	921.96	861.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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INCREASED INFLATION BENEFITS
FORM: H-LTC3J, H-LTC3J-1
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,912.67	1,822.34	1,732.28	18-44	119.38	113.78	108.18
45-49	2,045.10	1,956.10	1,867.11	45-49	132.70	126.84	120.97
50-54	2,267.60	2,136.77	2,005.93	50-54	152.68	143.89	134.83
55	2,565.77	2,437.34	2,309.17	55	179.06	170.27	161.21
56	2,696.61	2,571.37	2,445.86	56	189.72	180.93	172.14
57	2,856.22	2,733.38	2,610.27	57	202.51	193.72	184.93
58	3,037.68	2,915.90	2,794.13	58	216.90	208.11	199.31
59	3,234.06	3,111.75	2,989.18	59	232.62	223.83	215.04
60	3,438.44	3,313.20	3,187.96	60	248.88	239.82	230.76
61	3,645.21	3,514.91	3,384.61	61	265.93	256.34	247.01
62	3,857.05	3,719.56	3,582.06	62	283.52	273.39	263.27
63	4,077.15	3,931.40	3,785.64	63	301.90	290.98	280.32
64	4,310.04	4,155.49	4,001.21	64	321.35	309.90	298.44
65	4,559.18	4,396.37	4,233.56	65	342.40	330.15	317.89
66	4,831.24	4,660.97	4,490.70	66	365.32	352.53	339.47
67	5,143.00	4,965.80	4,788.61	67	391.43	378.11	364.52
68	5,513.92	5,329.79	5,145.93	68	422.88	408.75	394.63
69	5,963.18	5,772.39	5,581.60	69	460.71	446.06	431.14
70	6,510.49	6,311.98	6,113.46	70	507.08	491.62	476.17
71	7,165.72	6,957.88	6,750.04	71	562.50	546.25	529.99
72	7,901.43	7,678.40	7,455.37	72	624.86	607.27	589.68
73	8,679.77	8,431.42	8,183.08	73	691.47	671.75	652.03
74	9,464.23	9,175.65	8,886.81	74	759.15	735.97	712.79
75	10,217.26	9,868.99	9,520.46	75	824.97	796.72	768.75
76	10,915.12	10,485.05	10,055.25	76	887.06	851.88	816.98
77	11,588.21	11,060.08	10,531.95	77	948.08	904.64	861.21
78	12,280.48	11,644.70	11,008.92	78	1,011.76	959.27	906.77
79	13,035.37	12,290.34	11,545.04	79	1,082.37	1,020.29	958.47

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 35% of total premium (Rider H-NF3)

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-129963420

Effective Date: On Approval

(Projected) Number of Insureds Affected: 73

New Rates

Average Annual Premium Per Member: 2,475

Revised Rates

Average Annual Premium Per Member: 4,745

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-LTC3J	Long Term Care
H-LTC3J-1	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Inflation Rider
H-NF3	Nonforfeiture Benefit Rider
H-IBOR	Increased Benefits Option 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.