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-129963431
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963431
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-129257048
Overall Rate Impact: 28.7%

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-LTC3JP, H-LTC3JP-1, and H-LTC3JP-5 are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from April 1994 through October 1997 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257048, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257048. 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, two prior increases have been approved and implemented on these forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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 28.7% 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
1209 Orange Street
Wilmington, DE 19801
(860) 768-0328 ext. [Phone]

CoCode: 87726
Group Code: 241
Group Name: Metropolitan Group
FEIN Number: 06-0566090

State of Domicile: Delaware
Company Type:
Life/Accident/Health
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
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
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

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
RRS	Reviewer Note	Janet Houser	01/19/2016	
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	567.500%	13.100%	$205,176	573	$1,566,231	13.100%	13.100%

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 (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
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5, H-5AI, H-COLI, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439240 Percent Rate Change Request: 13.1	Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JP*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC3JP*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_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-LTC3JP-1*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-LTC3JP-1*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC3+_NQ_Comp_VA_2015*	*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-129257048 Percent Rate Change Request: 28.7	*0326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_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-LTC3JP-5*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-LTC3JP-5*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_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-5AI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Co*	*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: 28.7	*mp_VA_28.7_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-COLI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-COLI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_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-NF3*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
6	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_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*

Rate/Rule Schedule Item Changes

7	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
7	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
7	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

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-LTC3JP	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JP*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-LTC3JP-1	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-LTC3JP-1*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-LTC3JP-5	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-LTC3JP-5*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Co*	*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: 28.7	*mp_VA_28.7_20150326.pdf,*	
4	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-COLI*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables	H-NF3	Revised	Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 13.1	Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_13.1_20151104.pdf,	11/04/2015 By:
Previous Version						
6	*Rate Tables*	*H-NF3*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+_NQ_Comp_VA_20150326.pdf, Prem_LTC3+_NQ_Comp_VA_28.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
7	Rate Tables	H-IBOR	Revised	Previous State Filing	Prem_Current_LTC3+	11/04/2015

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*

Rate/Rule Schedule Item Changes

				Number: MILL-129257048 Percent Rate Change Request: 13.1	_NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_13.1_2015110 4.pdf,	By:
Previous Version						
7	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257048 Percent Rate Change Request: 28.7*	*Prem_Current_LTC3+ _NQ_Comp_VA_2015 0326.pdf, Prem_LTC3+_NQ_Co mp_VA_28.7_2015032 6.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 09:45 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 08:00 AM

Subject:

RRS

Comments:

Rate Summaries

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-129963431

Effective Date: On Approval

(Projected) Number of Insureds Affected: 573

New Rates

Average Annual Premium Per Member: 2,733

Revised Rates

Average Annual Premium Per Member: 3,091

Average Requested Percentage Rate Change Per Member: 13.1%

Minimum Requested Percentage Rate Change Per Member: 13.1%

Maximum Requested Percentage Rate Change Per Member: 13.1%

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

Form#	"Product Name"(if applicable)
H-LTC3JP	Long Term Care
H-LTC3JP-1	Long Term Care
H-LTC3JP-5	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	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.

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-129963431

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $ 3091

Average Requested Percentage Rate Change Per Member: 13.1%

Minimum Requested Percentage Rate Change Per Member: 13.1%

Maximum Requested Percentage Rate Change Per Member: 13.1%

Number of Policy Holders Affected: 573

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

METLIFE Insurance Company USA (the company) requested a 28.7% rate increase. The company did, however, reduce the requested rate increase to 13.1% 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 250.4% and the lifetime loss ratio will be 98.2 %. 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 1994 through 1997, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. Two prior increases were approved: 33.0% in 2005 and 30.0% in 2011. 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 (88%) 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 567.5% 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 13.1%.

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.

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 08:00 AM

Subject:

act memo

Comments:

sent to Shawn 3.30.15; due date 4.13.15

7.9.15 - 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 9, 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-129963431
Forms H-LTC3JP, H-LTC3JP-1 and H-LTC3J-5

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 (88%) 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 567% 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 12.8%.

Historical Background

This filing was originally submitted as MILL-129257048 under previous company name, MetLife Insurance Company of Connecticut. There have been two previous rate increases: 33.0% approved in 2005 and 30.0% approved in 2011. The Company is now requesting a 28.7% rate increase which will apply to all policies.

These forms were issued in Virginia from 1994 through 1997, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 573 policies with $1.6m premium in force in Virginia, and 23,061 policies with annual premiums of $61.1m nationwide, making Virginia's block approximately 2.6% 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 38% higher, grading down over 20 years to 2% lower. In addition, morbidity was increased by 1.0% due to adverse selection from the rate increase.

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 of 113% of the base table. 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 7,625 claims, giving the loss data full credibility based on this standard.

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

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

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

Interest – the original pricing interest rate was reported to be 7.5% 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 88.4% to 85.1% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 116.5%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 88% 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 28.7% rate increase requested only moves the expected loss ratio from 88% to 85%. For this reason, we requested the Company provide a projection of future loss ratios based on original assumptions and actual distribution of business sold. The results of those projections are

shown below. The allowable increase is calculated on both a percentage loss ratio basis and a dollar present value basis. In either case, we calculated the percentage rate increase that would equate either the PV of future loss or the future loss ratio to the same measure using the original pricing assumptions. We believe that it is more appropriate to concentrate on the present value of future loss on a dollar basis if the Bureau wishes to recommend that the Company cap the rate increase based on this particular analysis.

	No Increase	With Requested Increase	With Original Assumptions	Allowable Increase
PV Future Loss	792,913,541	691,980,659	292,887,380	142.2%
Future LR	297.1%	246.1%	291.3%	3.3%

The other measure that the Bureau has used at times to analyze the reasonableness of a particular rate increase is the lifetime loss ratio assuming the proposed rates had been charged from inception. The result of this analysis was a loss ratio of 48.4%. In order to keep this ratio above 60%, the rate increase would need to be no more than 0.5%.

The Bureau has expressed a general concern about Virginia's policyholders providing some subsidization of the nationwide results in situations where the cumulative rate increase in Virginia exceeds the nationwide average rate increase level. The Company has submitted a list of the increases requested in all 48 states and 2 U.S. territories with premiums in force. The Company has filed for a rate increase in 49 of those 50 jurisdictions. Final dispositions have been reached in 42 of those jurisdictions representing approximately 58% of total annual premium. The average cumulative rate increase across those 39 jurisdictions is 95.1%. For comparison, if the requested 28.7% rate increase is approved, the cumulative rate increase in Virginia would be 122.5%. A rate increase of 12.8% would cause Virginia's cumulative increase to match the nationwide average of 95.1%. If all pending rate increases are approved as requested, the nationwide cumulative average rate increase would be 125.1%, which would be matched in Virginia with a rate increase of 30.2%.

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

<u>Actuarial Assumptions for Establishing Rate Increase Requests</u>
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.

<u>Approval of Rate Increases</u>

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 28.7% 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 18 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	13.100%	28.700%
Written Premium Change for this Program	$205176	$449508
Maximum %Change (where required)	13.100%	28.700%
Minimum %Change (where required)	13.100%	28.700%

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: 30.000%
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	567.500%	13.100%	$205,176	573	$1,566,231	13.100%	13.100%

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5, H-5AI, H-COLI, H-NF3, H-IBOR	Revised	Previous State Filing Number: MILL-126439240 Percent Rate Change Request: 13.1	Prem_LTC3+_NQ_Comp_VA_13.1_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	
7		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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)

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 LTC3+ Comprehensive Product

January 2016

Product or Rider	Form Number
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
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 1994 through October 1997.

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, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day 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, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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 Activities of Daily Living (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 and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, 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 form.

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:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Comprehensive Product

January 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1993 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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%

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 counts as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%

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

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

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

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

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

LR_j = loss ratio for year *j*

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

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

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

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

j = year of incurral

$v = 1 / 1.0585 = 0.944714$

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

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

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% 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

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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 28.7%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 13.1% 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 13.1% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 13.1% 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: $2,733
After increase: $3,091

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	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12.0%
Compound	43.4%
CPI	44.6%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	12.3%
Standard	40.1%
Increased	47.6%

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	573	$1,566,231
Nationwide	23,061	$61,116,701

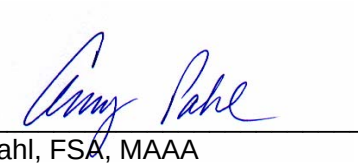
22. Actuarial Certification

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	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	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	62,284,606	111,337,131	103,340,488	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	54,401,012	110,616,410	100,316,782	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	47,219,251	103,768,425	95,730,060	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	40,743,753	97,164,433	90,620,258	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	34,962,854	90,497,217	85,252,639	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	29,825,076	84,910,149	79,696,919	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	25,288,548	79,464,089	74,045,719	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	21,310,507	74,028,279	68,366,895	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	17,845,217	68,579,824	62,696,532	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	14,856,854	63,189,213	57,121,242	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	12,299,202	57,905,964	51,711,786	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	10,120,620	52,762,087	46,544,886	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	8,278,937	47,819,288	41,675,691	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	6,734,017	43,123,361	37,097,431	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	5,446,985	38,700,071	32,857,212	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	4,381,947	34,571,878	28,980,237	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	3,506,013	30,753,012	25,474,876	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	2,790,209	27,249,466	22,306,201	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	2,209,048	24,053,521	19,434,584	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,739,879	21,144,853	16,843,616	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	1,363,183	18,502,405	14,511,562	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	1,062,567	16,108,293	12,412,733	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	824,520	13,953,615	10,546,030	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	637,345	12,029,938	8,905,637	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	490,736	10,321,092	7,478,491	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	376,181	8,812,479	6,263,742	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	286,998	7,496,676	5,250,785	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	899,167	26,250,088	18,138,930	2017.3%	434	217,887	6,360,934	4,395,434	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	708,293	23,163,063	15,735,081	2221.5%	348	164,578	5,382,149	3,656,190	2221.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	554,921	20,362,670	13,570,326	2445.5%	277	123,651	4,537,335	3,023,823	2445.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	432,337	17,824,934	11,629,435	2689.9%	219	92,369	3,808,315	2,484,641	2689.9%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	334,880	15,527,833	9,891,630	2953.8%	172	68,587	3,180,290	2,025,927	2953.8%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	257,814	13,451,472	8,338,096	3234.2%	135	50,608	2,640,501	1,636,754	3234.2%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	197,212	11,577,393	6,952,783	3525.5%	104	37,096	2,177,711	1,307,821	3525.5%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	149,838	9,894,134	5,741,583	3831.9%	80	27,005	1,783,177	1,034,781	3831.9%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	113,038	8,394,264	4,698,653	4156.7%	61	19,521	1,449,606	811,411	4156.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	84,649	7,067,682	3,800,392	4489.6%	46	14,007	1,169,533	628,874	4489.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	62,910	5,904,087	3,043,073	4837.2%	34	9,975	936,117	482,492	4837.2%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	46,397	4,893,477	2,409,468	5193.2%	26	7,050	743,584	366,128	5193.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	217,768	483,011,113	1,480,170,083	1,332,135,126	275.8%									
	Lifetime	1,756,622,264	3,137,322,253	2,925,445,577	166.5%	757,796	2,269,498,893	2,188,782,658	2,276,753,639	100.3%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 13.1% 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	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	70,972,410	120,591,646	111,930,310	157.7%	20,276	65,525,804	111,337,131	103,340,488	157.7%	1.0538	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	70,221,822	126,247,293	114,492,255	163.0%	18,848	61,527,543	110,616,410	100,316,782	163.0%	1.0732	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	64,180,430	124,705,655	115,045,399	179.3%	17,411	53,404,973	103,768,425	95,730,060	179.3%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	58,281,614	122,889,637	114,612,829	196.7%	16,006	46,081,184	97,164,433	90,620,258	196.7%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	52,631,397	120,451,066	113,470,575	215.6%	14,643	39,542,987	90,497,217	85,252,639	215.6%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	47,264,601	118,973,829	111,669,191	236.3%	13,331	33,732,161	84,910,149	79,696,919	236.3%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	42,207,227	117,265,763	109,269,833	258.9%	12,076	28,601,348	79,464,089	74,045,719	258.9%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	37,475,638	115,103,973	106,301,286	283.7%	10,883	24,102,183	74,028,279	68,366,895	283.7%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	33,081,133	112,406,732	102,763,638	310.6%	9,758	20,182,940	68,579,824	62,696,532	310.6%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	29,029,930	109,169,041	98,685,692	339.9%	8,702	16,803,101	63,189,213	57,121,242	339.9%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	25,323,247	105,415,177	94,138,957	371.7%	7,719	13,910,397	57,905,964	51,711,786	371.7%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	21,957,504	101,212,750	89,286,383	406.6%	6,810	11,446,421	52,762,087	46,544,886	406.6%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	18,924,678	96,648,354	84,231,429	445.1%	5,976	9,363,477	47,819,288	41,675,691	445.1%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	16,212,773	91,797,976	78,970,400	487.1%	5,215	7,616,173	43,123,361	37,097,431	487.1%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	13,806,377	86,730,668	73,636,246	533.3%	4,526	6,160,540	38,700,071	32,857,212	533.3%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	11,687,288	81,528,047	68,341,735	584.8%	3,907	4,955,982	34,571,878	28,980,237	584.8%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	9,835,186	76,277,098	63,185,667	642.4%	3,354	3,965,300	30,753,012	25,474,876	642.4%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	8,228,342	71,051,135	58,161,906	706.8%	2,864	3,155,726	27,249,466	22,306,201	706.8%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,844,333	65,893,415	53,240,068	777.9%	2,432	2,498,433	24,053,521	19,434,584	777.9%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,660,678	60,826,317	48,453,168	856.0%	2,053	1,967,803	21,144,853	16,843,616	856.0%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,655,373	55,868,379	43,817,951	941.2%	1,724	1,541,759	18,502,405	14,511,562	941.2%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,807,318	51,032,842	39,324,901	1032.9%	1,440	1,201,763	16,108,293	12,412,733	1032.9%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	3,096,650	46,335,632	35,020,097	1130.9%	1,196	932,532	13,953,615	10,546,030	1130.9%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,504,973	41,805,083	30,947,866	1235.5%	988	720,838	12,029,938	8,905,637	1235.5%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	2,015,487	37,479,652	27,157,129	1347.4%	811	555,022	10,321,092	7,478,491	1347.4%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,613,047	33,410,673	23,747,672	1472.2%	662	425,461	8,812,479	6,263,742	1472.2%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,284,164	29,658,423	20,773,205	1617.6%	537	324,594	7,496,676	5,250,785	1617.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	1,016,958	26,250,088	18,138,930	1783.6%	434	246,430	6,360,934	4,395,434	1783.6%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	801,080	23,163,063	15,735,081	1964.2%	348	186,138	5,382,149	3,656,190	1964.2%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	627,616	20,362,670	13,570,326	2162.2%	277	139,849	4,537,335	3,023,823	2162.2%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	488,974	17,824,934	11,629,435	2378.3%	219	104,470	3,808,315	2,484,641	2378.3%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	378,749	15,527,833	9,891,630	2611.7%	172	77,572	3,180,290	2,025,927	2611.7%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	291,587	13,451,472	8,338,096	2859.6%	135	57,238	2,640,501	1,636,754	2859.6%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	223,047	11,577,393	6,952,783	3117.2%	104	41,955	2,177,711	1,307,821	3117.2%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	169,467	9,894,134	5,741,583	3388.0%	80	30,542	1,783,177	1,034,781	3388.0%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	127,846	8,394,264	4,698,653	3675.2%	61	22,078	1,449,606	811,411	3675.2%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	95,737	7,067,682	3,800,392	3969.6%	46	15,842	1,169,533	628,874	3969.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	71,151	5,904,087	3,043,073	4276.9%	34	11,281	936,117	482,492	4276.9%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	52,475	4,893,477	2,409,468	4591.7%	26	7,974	743,584	366,128	4591.7%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	215,807	532,080,532	1,480,170,083	1,332,135,126	250.4%									
	Lifetime	1,888,213,182	3,073,602,088	2,865,369,796	151.8%	755,835	2,318,568,313	2,188,782,658	2,276,753,639	98.2%									

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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,305,317	2,518,116	2,373,241	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,148,102	2,523,661	2,340,974	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,206,853	2,859,367	2,740,371	227.1%	442	1,004,231	2,379,299	2,280,281	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	873,706	2,278,864	2,200,861	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	756,453	2,170,774	2,106,764	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	912,721	2,901,308	2,805,409	307.4%	346	651,397	2,070,627	2,002,185	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	823,091	2,908,033	2,791,155	339.1%	316	557,760	1,970,602	1,891,401	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	738,286	2,903,881	2,768,040	374.9%	287	474,823	1,867,610	1,780,245	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	658,588	2,886,497	2,726,765	414.0%	260	401,807	1,761,064	1,663,611	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	584,210	2,854,105	2,666,520	456.4%	234	338,152	1,652,013	1,543,435	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	515,289	2,807,399	2,597,164	504.0%	209	283,055	1,542,141	1,426,657	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	451,886	2,749,319	2,520,309	557.7%	186	235,567	1,433,217	1,313,834	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	393,984	2,679,810	2,427,884	616.2%	165	194,934	1,325,906	1,201,259	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	341,494	2,596,005	2,311,148	676.8%	145	160,422	1,219,509	1,085,693	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	294,260	2,497,443	2,184,292	742.3%	127	131,302	1,114,383	974,652	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	252,067	2,385,853	2,048,156	812.5%	111	106,889	1,011,718	868,518	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	214,654	2,262,661	1,906,191	888.0%	96	86,543	912,248	768,528	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	181,720	2,130,137	1,761,291	969.2%	83	69,693	816,948	675,489	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	152,938	1,991,838	1,621,197	1060.0%	71	55,828	727,094	591,796	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	127,963	1,853,184	1,492,767	1166.6%	61	44,483	644,216	518,926	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	106,440	1,717,253	1,370,978	1288.0%	51	35,251	568,717	454,038	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	88,019	1,584,798	1,249,337	1419.4%	43	27,783	500,234	394,348	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	72,358	1,455,976	1,131,038	1563.1%	36	21,790	438,456	340,603	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	59,130	1,330,319	1,011,691	1711.0%	30	17,015	382,816	291,127	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	48,030	1,206,896	893,482	1860.3%	25	13,226	332,353	246,046	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	38,777	1,086,720	783,560	2020.7%	20	10,228	286,636	206,674	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	31,114	972,017	685,940	2204.6%	16	7,865	245,694	173,383	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	24,811	865,364	602,750	2429.4%	13	6,012	209,695	146,059	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	19,660	767,761	528,604	2688.8%	11	4,568	178,396	122,826	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	15,479	679,087	461,973	2984.6%	8	3,449	151,318	102,940	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	12,107	598,946	401,826	3319.0%	7	2,587	127,965	85,850	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	9,405	526,233	345,264	3671.1%	5	1,926	107,779	70,714	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	7,252	459,854	292,681	4035.6%	4	1,424	90,269	57,453	4035.6%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	5,548	398,800	244,158	4400.9%	3	1,044	75,014	45,926	4400.9%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	4,206	342,933	201,753	4796.3%	2	758	61,805	36,361	4796.3%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,158	292,158	164,213	5200.3%	2	545	50,453	28,358	5200.3%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,345	246,311	131,134	5593.2%	1	388	40,759	21,699	5593.2%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	1,720	205,456	103,685	6028.6%	1	273	32,576	16,440	6028.6%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,246	169,566	80,606	6471.0%	1	189	25,766	12,248	6471.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	14,753,056	69,801,813	61,330,192	415.7%	5,732	10,512,971	38,036,632	34,843,749	331.4%									
	Lifetime	37,396,534	79,691,375	74,936,747	200.4%	18,369	48,451,290	51,060,154	53,405,786	110.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 13.1% 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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,485,965	2,727,426	2,570,509	173.0%	509	1,371,928	2,518,116	2,373,241	173.0%	1.0527	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,481,991	2,880,273	2,671,770	180.3%	476	1,298,503	2,523,661	2,340,974	180.3%	1.0744	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,364,951	2,859,367	2,740,371	200.8%	442	1,135,785	2,379,299	2,280,281	200.8%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,249,787	2,882,215	2,783,560	222.7%	409	988,162	2,278,864	2,200,861	222.7%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,138,727	2,889,283	2,804,086	246.2%	377	855,548	2,170,774	2,106,764	246.2%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	1,032,287	2,901,308	2,805,409	271.8%	346	736,730	2,070,627	2,002,185	271.8%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	930,915	2,908,033	2,791,155	299.8%	316	630,826	1,970,602	1,891,401	299.8%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	835,001	2,903,881	2,768,040	331.5%	287	537,025	1,867,610	1,780,245	331.5%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	744,863	2,886,497	2,726,765	366.1%	260	454,444	1,761,064	1,663,611	366.1%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	660,741	2,854,105	2,666,520	403.6%	234	382,450	1,652,013	1,543,435	403.6%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	582,792	2,807,399	2,597,164	445.6%	209	320,135	1,542,141	1,426,657	445.6%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	511,083	2,749,319	2,520,309	493.1%	186	266,427	1,433,217	1,313,834	493.1%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	445,596	2,679,810	2,427,884	544.9%	165	220,470	1,325,906	1,201,259	544.9%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	386,230	2,596,005	2,311,148	598.4%	145	181,437	1,219,509	1,085,693	598.4%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	332,808	2,497,443	2,184,292	656.3%	127	148,502	1,114,383	974,652	656.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	285,088	2,385,853	2,048,156	718.4%	111	120,891	1,011,718	868,518	718.4%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	242,774	2,262,661	1,906,191	785.2%	96	97,880	912,248	768,528	785.2%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	205,525	2,130,137	1,761,291	857.0%	83	78,823	816,948	675,489	857.0%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	172,973	1,991,838	1,621,197	937.3%	71	63,142	727,094	591,796	937.3%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	144,726	1,853,184	1,492,767	1031.4%	61	50,311	644,216	518,926	1031.4%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	120,384	1,717,253	1,370,978	1138.8%	51	39,869	568,717	454,038	1138.8%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	99,550	1,584,798	1,249,337	1255.0%	43	31,422	500,234	394,348	1255.0%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	81,837	1,455,976	1,131,038	1382.1%	36	24,645	438,456	340,603	1382.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	66,876	1,330,319	1,011,691	1512.8%	30	19,244	382,816	291,127	1512.8%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	54,322	1,206,896	893,482	1644.8%	25	14,959	332,353	246,046	1644.8%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	43,857	1,086,720	783,560	1786.6%	20	11,568	286,636	206,674	1786.6%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	35,190	972,017	685,940	1949.2%	16	8,895	245,694	173,383	1949.2%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	28,061	865,364	602,750	2148.0%	13	6,800	209,695	146,059	2148.0%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	22,235	767,761	528,604	2377.3%	11	5,167	178,396	122,826	2377.3%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	17,506	679,087	461,973	2638.9%	8	3,901	151,318	102,940	2638.9%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	13,693	598,946	401,826	2934.6%	7	2,926	127,965	85,850	2934.6%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	10,637	526,233	345,264	3245.9%	5	2,179	107,779	70,714	3245.9%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	8,202	459,854	292,681	3568.2%	4	1,610	90,269	57,453	3568.2%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	6,275	398,800	244,158	3891.1%	3	1,180	75,014	45,926	3891.1%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	4,757	342,933	201,753	4240.7%	2	857	61,805	36,361	4240.7%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,571	292,158	164,213	4598.0%	2	617	50,453	28,358	4598.0%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,652	246,311	131,134	4945.4%	1	439	40,759	21,699	4945.4%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	1,945	205,456	103,685	5330.3%	1	308	32,576	16,440	5330.3%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,409	169,566	80,606	5721.5%	1	214	25,766	12,248	5721.5%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	17,692,594	68,034,420	59,664,240	337.2%	5,681	11,592,404	38,036,632	34,843,749	300.6%									
	Lifetime	40,336,072	77,923,982	73,270,796	181.7%	18,318	49,530,724	51,060,154	53,405,786	107.8%									

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	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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)

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-129963431

Effective Date: On Approval

(Projected) Number of Insureds Affected: 573

New Rates

Average Annual Premium Per Member: 2,733

Revised Rates

Average Annual Premium Per Member: 3,091

Average Requested Percentage Rate Change Per Member: 13.1%

Minimum Requested Percentage Rate Change Per Member: 13.1%

Maximum Requested Percentage Rate Change Per Member: 13.1%

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

Form#	"Product Name"(if applicable)
H-LTC3JP	Long Term Care
H-LTC3JP-1	Long Term Care
H-LTC3JP-5	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	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.

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

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-129963431

Policy Forms:	Long Term Care	H-LTC3JP
	Long Term Care	H-LTC3JP-1
	Long Term Care	H-LTC3JP-5
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	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-LTC3JP, H-LTC3JP-1, and H-LTC3JP-5 are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Virginia from April 1994 through October 1997 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257048, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257048. 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, two prior increases have been approved and implemented on these forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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 28.7% 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-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
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 1994 through October 1997. 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 7,625 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is

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

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

   These policy forms were approved in Virginia in 1994 and were issued in Virginia from April 1994 through October 1997.

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.*

   Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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.

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 28.7% 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 46.6%. 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 46.6% 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 28.7% rate increase results in lifetime loss ratios in Attachments 5 and 6 that are below the 60% minimum requirement. A 20.7% 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 20.7% 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 7.9% 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 (7.9%) and the increase justified by restating premium since inception (20.7%), the company believes a rate increase of 28.7% is justified.

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

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

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

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

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

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

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

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

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

home care coverage, if any, and reducing or removing inflation protection.

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

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

    The company continues to use best practices in claim adjudication to balance cost effectiveness with insured satisfaction. Note that under the minimum loss ratio regulation, a larger premium rate increase is currently supportable. In order to minimize the impact on policyholders to the extent the company can, an increase of only 28.7% 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 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 1.0% of in-force policyholders are assumed to lapse, and a 2.9% reduction in premium and claims is expected due to the election of reduced benefits.

Interest Rate

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

Expenses

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

Mortality

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

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

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC3+ Comprehensive Policy Forms

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

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

Morbidity

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

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

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

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC3+ Comprehensive Policy Forms

Table 3
Actual-to-Expected Factors Developed from Experience vs. Actual-to-Expected Factors Assumed in Projections

	Policy Issue Year							
	1993 - 1997				1998 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
1	7,398,488	4,217,329	175.4%	151.8%	3,675,620	3,037,585	121.0%	132.5%
2	12,936,954	9,327,016	138.7%	151.8%	8,358,361	6,696,883	124.8%	132.5%
3	19,273,617	11,528,002	167.2%	151.8%	9,037,792	8,229,378	109.8%	132.5%
4	22,896,514	15,885,317	144.1%	151.8%	17,629,143	11,316,355	155.8%	132.5%
5	31,420,373	19,317,074	162.7%	171.1%	22,092,974	13,669,865	161.6%	158.2%
6	44,393,031	23,083,514	192.3%	171.1%	21,940,917	15,672,490	140.0%	163.4%
7	46,654,608	28,001,609	166.6%	171.1%	33,929,126	18,789,464	180.6%	163.4%
8	52,764,828	31,887,703	165.5%	176.6%	40,538,655	21,434,523	189.1%	185.3%
9	67,207,828	34,819,371	193.0%	182.4%	44,548,581	24,569,416	181.3%	185.3%
10	79,751,226	40,547,043	196.7%	187.2%	53,578,151	29,146,390	183.8%	194.8%
11	82,853,947	45,386,407	182.6%	187.2%	68,201,810	32,989,867	206.7%	194.8%
12	89,077,319	50,359,398	176.9%	194.8%	80,146,781	36,093,845	222.1%	204.3%
13	112,109,605	55,548,755	201.8%	194.8%	60,556,644	30,588,875	198.0%	206.4%
14	121,964,795	60,554,169	201.4%	213.8%	42,960,875	18,493,538	232.3%	218.3%
15	144,897,276	62,860,191	230.5%	213.8%	5,004,121	2,578,722	194.1%	220.5%
16	100,522,770	44,990,067	223.4%	211.2%	N/A	N/A	N/A	215.6%
17	52,124,484	20,701,718	251.8%	213.4%	N/A	N/A	N/A	215.6%
18	10,127,581	4,806,356	210.7%	210.7%	N/A	N/A	N/A	210.7%
19	N/A	92,245	N/A	210.7%	N/A	N/A	N/A	210.7%
20	N/A	N/A	N/A	205.8%	N/A	N/A	N/A	205.8%
21	N/A	N/A	N/A	200.7%	N/A	N/A	N/A	200.7%
22	N/A	N/A	N/A	195.6%	N/A	N/A	N/A	195.6%
23	N/A	N/A	N/A	190.7%	N/A	N/A	N/A	190.7%
24	N/A	N/A	N/A	186.0%	N/A	N/A	N/A	186.0%
25	N/A	N/A	N/A	181.3%	N/A	N/A	N/A	181.3%
26	N/A	N/A	N/A	176.8%	N/A	N/A	N/A	176.8%
27	N/A	N/A	N/A	172.4%	N/A	N/A	N/A	172.4%
28	N/A	N/A	N/A	168.1%	N/A	N/A	N/A	168.1%
29	N/A	N/A	N/A	163.9%	N/A	N/A	N/A	163.9%
30	N/A	N/A	N/A	159.8%	N/A	N/A	N/A	159.8%
31	N/A	N/A	N/A	155.8%	N/A	N/A	N/A	155.8%
32	N/A	N/A	N/A	151.9%	N/A	N/A	N/A	151.9%
33	N/A	N/A	N/A	148.1%	N/A	N/A	N/A	148.1%
34	N/A	N/A	N/A	144.4%	N/A	N/A	N/A	144.4%
35	N/A	N/A	N/A	140.8%	N/A	N/A	N/A	140.8%
36	N/A	N/A	N/A	137.3%	N/A	N/A	N/A	137.3%
37	N/A	N/A	N/A	133.8%	N/A	N/A	N/A	133.8%
38	N/A	N/A	N/A	130.5%	N/A	N/A	N/A	130.5%
39	N/A	N/A	N/A	127.2%	N/A	N/A	N/A	127.2%
40	N/A	N/A	N/A	124.0%	N/A	N/A	N/A	124.0%
41	N/A	N/A	N/A	120.9%	N/A	N/A	N/A	120.9%
42	N/A	N/A	N/A	117.9%	N/A	N/A	N/A	117.9%
43	N/A	N/A	N/A	115.0%	N/A	N/A	N/A	115.0%
44	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	112.1%
45	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	109.3%
46	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	106.6%
47+	N/A	N/A	N/A	113.4%	N/A	N/A	N/A	105.1%

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	0	0	0	0	
1995	560,105	560,105	0	0	
1996	1,781,288	1,780,672	0	616	
1997	9,706,939	9,639,578	0	67,361	
1998	8,413,608	8,389,434	0	24,173	
1999	12,544,965	12,492,945	0	52,020	
2000	17,202,695	17,068,948	0	133,746	
2001	22,242,106	22,093,902	0	148,204	
2002	25,283,674	24,767,170	0	516,504	
2003	29,257,693	28,836,549	0	421,144	
2004	37,129,276	36,068,265	0	1,061,011	
2005	39,268,369	37,100,560	0	2,167,809	
2006	43,647,975	40,856,864	0	2,791,110	
2007	51,120,547	46,023,600	0	5,096,947	
2008	65,299,753	54,530,591	0	10,769,162	
2009	69,778,658	50,123,350	0	19,655,308	
2010	78,865,111	44,306,875	1,499,379	33,058,857	
2011	84,273,508	28,051,085	6,334,635	49,887,788	
2012	86,803,057	7,268,069	32,804,800	46,730,188	680,735,114
Total	683,179,327	469,958,563	40,638,814	172,581,950	680,735,114

** 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	13.00%
2	10.00%
3	7.00%
4+	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: 7.5%

2005 Rate Increase Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	50%
2	60%
3	70%
4	80%
5	85%
6	90%
7	95%
8+	100%

Voluntary Lapse Rates:

Duration	Rate
1	5.00%
2	3.00%
3	2.00%
4	0.80%
5	0.80%
6+	0.75%

An additional 12.5% voluntary lapse is assumed in the year of rate increase implementation.

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

Policy Form: LTC3+ Comprehensive Forms

2005 Rate Increase Assumptions (Continued)

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 December 2003 and are shown in the following table.

Duration	Factor
1-4	152%
5-9	145%
10	143%
11	141%
12	140%
13	138%
14	136%
15	134%
16	132%
17	130%
18	128%
19	127%
20	125%
21	123%
22	121%
23	119%
24	117%
25	115%
26+	113%

The resulting projected claim costs reflect a 6% provision for moderately adverse experience. Inclusion of this margin is consistent with the reinsurer's pricing practices and is considered prudent for future rate stabilization.

Adverse Selection is 6.3% in the year of rate increase implementation.

Interest Rate: 4.5%

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

Policy Form: LTC3+ Comprehensive Forms

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%

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.

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

Policy Form: LTC3+ Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

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 1997**	**1998 and Later**
1	156.0%	134.0%
2	156.0%	134.0%
3	156.0%	134.0%
4	156.0%	134.0%
5	178.0%	155.0%
6	178.0%	155.0%
7	178.0%	155.0%
8	178.0%	165.0%
9	178.0%	165.0%
10	178.0%	165.0%
11	178.0%	165.0%
12	178.0%	165.0%
13	178.0%	165.0%
14	173.6%	160.9%
15	169.2%	156.9%
16	165.0%	152.9%
17	160.9%	149.1%
18	156.8%	145.4%
19	152.9%	141.7%
20	149.1%	138.2%
21	145.4%	134.7%
22	141.7%	131.4%
23	138.2%	128.1%
24	134.7%	124.9%
25	131.4%	121.8%
26	128.1%	118.7%
27	124.9%	115.8%
28	121.8%	112.9%
29	118.7%	110.0%
30 +	115.7%	107.3%

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 (7.5%).

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:	1,332,135,126
2	Active Life Reserves at 12/31/2012:	680,735,114
3	Present Value of Future Premium:	483,011,113
	Anticipated Loss Ratio = (1 - 2) / 3:	**134.9%**

Nationwide Experience
With 28.7% Increase

1	Present Value of Future Claims:	1,298,244,327
2	Active Life Reserves at 12/31/2012:	680,735,114
3	Present Value of Future Premium:	571,996,248
	Anticipated Loss Ratio = (1 - 2) / 3:	**108.0%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	34,843,749
2	Active Life Reserves at 12/31/2012:	17,706,327
3	Present Value of Future Premium:	10,512,971
	Anticipated Loss Ratio = (1 - 2) / 3:	**163.0%**

Virginia-Specific Experience
With 28.7% Increase

1	Present Value of Future Claims:	33,941,243
2	Active Life Reserves at 12/31/2012:	17,706,327
3	Present Value of Future Premium:	12,470,473
	Anticipated Loss Ratio = (1 - 2) / 3:	**130.2%**

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	260	0	0	0.0%	1	789	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	3,159,577	0	0	0.0%	3,349	9,048,427	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	29,266,233	106,301	560,105	1.9%	14,880	79,179,232	287,596	1,515,354	1.9%				0.0207		0.9793		5.85%	2.7055
	1996	82,410,612	529,856	1,781,288	2.2%	35,114	210,633,731	1,354,262	4,552,804	2.2%				0.0272		0.9728		5.85%	2.5559
	1997	127,565,905	1,521,575	9,706,939	7.6%	35,612	308,020,564	3,673,995	23,438,368	7.6%				0.0396		0.9604		5.85%	2.4146
	1998	131,564,242	2,836,739	8,413,608	6.4%	36,392	300,111,946	6,470,902	19,192,328	6.4%				0.0305		0.9695		5.85%	2.2811
	1999	132,129,054	4,787,551	12,544,965	9.5%	35,400	284,737,098	10,317,136	27,034,304	9.5%				0.0292		0.9708		5.85%	2.1550
	2000	129,518,908	6,566,426	17,202,695	13.3%	34,602	263,681,233	13,368,266	35,022,127	13.3%				0.0225		0.9775		5.85%	2.0359
	2001	128,143,788	10,158,913	22,242,106	17.4%	33,840	246,458,567	19,538,608	42,778,176	17.4%				0.0220		0.9780		5.85%	1.9233
	2002	126,687,491	15,474,841	25,283,674	20.0%	33,092	230,186,799	28,117,252	45,939,563	20.0%				0.0221		0.9779		5.85%	1.8170
	2003	124,712,499	18,024,209	29,257,693	23.5%	32,357	214,070,575	30,938,782	50,221,198	23.5%				0.0222		0.9778		5.85%	1.7165
	2004	122,233,282	20,934,196	37,129,276	30.4%	31,344	198,215,122	33,947,172	60,209,330	30.4%				0.0313		0.9687		5.85%	1.6216
	2005	118,092,369	22,771,163	39,268,369	33.3%	30,249	180,912,870	34,884,526	60,157,599	33.3%				0.0349		0.9651		5.85%	1.5320
	2006	114,660,042	20,534,410	43,647,975	38.1%	29,273	165,943,421	29,718,725	63,170,169	38.1%				0.0323		0.9677		5.85%	1.4473
	2007	112,717,192	15,011,653	51,120,547	45.4%	28,348	154,112,697	20,524,698	69,894,621	45.4%				0.0316		0.9684		5.85%	1.3673
	2008	110,448,159	65,442,252	65,299,753	59.1%	27,394	142,661,590	84,529,210	84,345,150	59.1%				0.0337		0.9663		5.85%	1.2917
	2009	107,897,434	86,710,105	69,778,658	64.7%	26,378	131,661,866	105,808,024	85,147,423	64.7%				0.0371		0.9629		5.85%	1.2203
	2010	104,612,031	95,784,592	78,865,111	75.4%	25,310	120,595,428	110,419,267	90,914,704	75.4%				0.0405		0.9595		5.85%	1.1528
	2011	98,455,641	77,728,272	84,273,508	85.6%	24,032	107,223,538	84,650,308	91,778,425	85.6%				0.0505		0.9495		5.85%	1.0891
	2012	94,069,456	87,538,811	86,803,057	92.3%	23,061	96,782,865	90,063,845	89,306,869	92.3%				0.0404		0.9596		5.85%	1.0288
Projected Future Experience	2013	90,548,732	99,773,035	107,641,013	118.9%	21,682	88,157,006	97,137,662	104,797,817	118.9%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	83,890,567	120,591,646	111,930,310	133.4%	20,276	77,452,588	111,337,131	103,340,488	133.4%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	77,208,427	126,247,293	114,492,255	148.3%	18,848	67,649,126	110,616,410	100,316,782	148.3%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	70,565,957	124,705,655	115,045,399	163.0%	17,411	58,718,413	103,768,425	95,730,060	163.0%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	64,080,248	122,889,637	114,612,829	178.9%	16,006	50,665,957	97,164,433	90,620,258	178.9%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	57,867,872	120,451,066	113,470,575	196.1%	14,643	43,477,252	90,497,217	85,252,639	196.1%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	51,967,115	118,973,829	111,669,191	214.9%	13,331	37,088,287	84,910,149	79,696,919	214.9%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	46,406,567	117,265,763	109,269,833	235.5%	12,076	31,446,992	79,464,089	74,045,719	235.5%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	41,204,216	115,103,973	106,301,286	258.0%	10,883	26,500,190	74,028,279	68,366,895	258.0%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	36,372,487	112,406,732	102,763,638	282.5%	9,758	22,191,008	68,579,824	62,696,532	282.5%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	31,918,216	109,169,041	98,685,692	309.2%	8,702	18,474,898	63,189,213	57,121,242	309.2%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	27,842,742	105,415,177	94,138,957	338.1%	7,719	15,294,390	57,905,964	51,711,786	338.1%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	24,142,131	101,212,750	89,286,383	369.8%	6,810	12,585,264	52,762,087	46,544,886	369.8%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	20,807,558	96,648,354	84,231,429	404.8%	5,976	10,295,081	47,819,288	41,675,691	404.8%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	17,825,836	91,797,976	78,970,400	443.0%	5,215	8,373,932	43,123,361	37,097,431	443.0%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	15,180,020	86,730,668	73,636,246	485.1%	4,526	6,773,473	38,700,071	32,857,212	485.1%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	12,850,096	81,528,047	68,341,735	531.8%	3,907	5,449,069	34,571,878	28,980,237	531.8%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	10,813,722	76,277,098	63,185,667	584.3%	3,354	4,359,822	30,753,012	25,474,876	584.3%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	9,047,008	71,051,135	58,161,906	642.9%	2,864	3,469,700	27,249,466	22,306,201	642.9%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	7,525,298	65,893,415	53,240,068	707.5%	2,432	2,747,011	24,053,521	19,434,584	707.5%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	6,223,878	60,826,317	48,453,168	778.5%	2,053	2,163,586	21,144,853	16,843,616	778.5%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	5,118,552	55,868,379	43,817,951	856.1%	1,724	1,695,154	18,502,405	14,511,562	856.1%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	4,186,121	51,032,842	39,324,901	939.4%	1,440	1,321,331	16,108,293	12,412,733	939.4%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	3,404,746	46,335,632	35,020,097	1028.6%	1,196	1,025,313	13,953,615	10,546,030	1028.6%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,754,201	41,805,083	30,947,866	1123.7%	988	792,556	12,029,938	8,905,637	1123.7%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	2,216,015	37,479,652	27,157,129	1225.5%	811	610,243	10,321,092	7,478,491	1225.5%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,773,534	33,410,673	23,747,672	1339.0%	662	467,792	8,812,479	6,263,742	1339.0%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,411,929	29,658,423	20,773,205	1471.3%	537	356,889	7,496,676	5,250,785	1471.3%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	1,118,138	26,250,088	18,138,930	1622.2%	434	270,948	6,360,934	4,395,434	1622.2%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	880,782	23,163,063	15,735,081	1786.5%	348	204,658	5,382,149	3,656,190	1786.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	690,060	20,362,670	13,570,326	1966.5%	277	153,763	4,537,335	3,023,823	1966.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	537,623	17,824,934	11,629,435	2163.1%	219	114,864	3,808,315	2,484,641	2163.1%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	416,432	15,527,833	9,891,630	2375.3%	172	85,290	3,180,290	2,025,927	2375.3%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	320,598	13,451,472	8,338,096	2600.8%	135	62,933	2,640,501	1,636,754	2600.8%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	245,239	11,577,393	6,952,783	2835.1%	104	46,129	2,177,711	1,307,821	2835.1%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	186,328	9,894,134	5,741,583	3081.4%	80	33,581	1,783,177	1,034,781	3081.4%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	140,566	8,394,264	4,698,653	3342.7%	61	24,274	1,449,606	811,411	3342.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	105,263	7,067,682	3,800,392	3610.4%	46	17,418	1,169,533	628,874	3610.4%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	78,230	5,904,087	3,043,073	3889.9%	34	12,404	936,117	482,492	3889.9%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	57,696	4,893,477	2,409,468	4176.2%	26	8,767	743,584	366,128	4176.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,998,344,176	552,461,865	683,179,327	34.2%	540,028	3,444,238,358	708,612,575	944,618,513	27.4%									
	Future	829,930,746	2,584,860,388	2,242,266,251	270.2%	217,768	600,637,354	1,480,170,083	1,332,135,126	221.8%									
	Lifetime	2,828,274,922	3,137,322,253	2,925,445,577	103.4%	757,796	4,044,875,712	2,188,782,658	2,276,753,639	56.3%									

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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	102,005	0	0	0.0%	89	292,123	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	884,917	0	0	0.0%	396	2,394,125	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	2,048,102	5,982	9,099	0.4%	848	5,234,756	15,290	23,255	0.4%				0.0185		0.9815		5.85%	2.5559
	1997	2,995,417	5,082	1,880	0.1%	826	7,232,732	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	2,922,094	33,652	260,974	8.9%	806	6,665,604	76,763	595,310	8.9%				0.0242		0.9758		5.85%	2.2811
Historical	1999	2,874,039	81,425	527,770	18.4%	792	6,193,531	175,471	1,137,341	18.4%				0.0174		0.9826		5.85%	2.1550
Experience	2000	2,839,863	92,568	283,196	10.0%	780	5,781,538	188,454	576,546	10.0%				0.0152		0.9848		5.85%	2.0359
	2001	2,790,628	240,030	656,406	23.5%	766	5,367,206	461,650	1,262,464	23.5%				0.0179		0.9821		5.85%	1.9233
	2002	2,740,324	436,805	464,646	17.0%	753	4,979,075	793,660	844,246	17.0%				0.0170		0.9830		5.85%	1.8170
	2003	2,696,075	526,616	236,777	8.8%	743	4,627,846	903,943	406,431	8.8%				0.0133		0.9867		5.85%	1.7165
	2004	2,650,824	498,872	680,583	25.7%	730	4,298,611	808,977	1,103,642	25.7%				0.0175		0.9825		5.85%	1.6216
	2005	2,604,069	447,683	933,505	35.8%	710	3,989,332	685,833	1,430,093	35.8%				0.0274		0.9726		5.85%	1.5320
	2006	2,488,819	489,069	340,367	13.7%	687	3,601,980	707,812	492,601	13.7%				0.0324		0.9676		5.85%	1.4473
	2007	2,421,569	285,709	836,224	34.5%	666	3,310,893	390,635	1,143,328	34.5%				0.0306		0.9694		5.85%	1.3673
	2008	2,359,589	1,456,517	657,421	27.9%	647	3,047,790	1,881,326	849,166	27.9%				0.0285		0.9715		5.85%	1.2917
	2009	2,292,487	1,388,961	1,984,806	86.6%	626	2,797,408	1,694,880	2,421,960	86.6%				0.0325		0.9675		5.85%	1.2203
	2010	2,248,798	1,208,935	1,984,110	88.2%	609	2,592,386	1,393,645	2,287,257	88.2%				0.0272		0.9728		5.85%	1.1528
	2011	2,137,586	1,056,555	2,108,229	98.6%	590	2,327,947	1,150,646	2,295,975	98.6%				0.0312		0.9688		5.85%	1.0891
	2012	2,021,437	1,635,100	1,640,562	81.2%	573	2,079,745	1,682,264	1,687,884	81.2%				0.0288		0.9712		5.85%	1.0288
	2013	1,951,395	2,249,330	2,446,937	125.4%	541	1,899,852	2,189,917	2,382,304	125.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,819,583	2,727,426	2,570,509	141.3%	509	1,679,943	2,518,116	2,373,241	141.3%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,686,403	2,880,273	2,671,770	158.4%	476	1,477,607	2,523,661	2,340,974	158.4%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,553,220	2,859,367	2,740,371	176.4%	442	1,292,445	2,379,299	2,280,281	176.4%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,422,172	2,882,215	2,783,560	195.7%	409	1,124,460	2,278,864	2,200,861	195.7%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,295,793	2,889,283	2,804,086	216.4%	377	973,555	2,170,774	2,106,764	216.4%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	1,174,672	2,901,308	2,805,409	238.8%	346	838,349	2,070,627	2,002,185	238.8%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	1,059,318	2,908,033	2,791,155	263.5%	316	717,837	1,970,602	1,891,401	263.5%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	950,174	2,903,881	2,768,040	291.3%	287	611,097	1,867,610	1,780,245	291.3%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	847,603	2,886,497	2,726,765	321.7%	260	517,126	1,761,064	1,663,611	321.7%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	751,878	2,854,105	2,666,520	354.6%	234	435,202	1,652,013	1,543,435	354.6%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	663,177	2,807,399	2,597,164	391.6%	209	364,292	1,542,141	1,426,657	391.6%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	581,577	2,749,319	2,520,309	433.4%	186	303,175	1,433,217	1,313,834	433.4%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	507,058	2,679,810	2,427,884	478.8%	165	250,880	1,325,906	1,201,259	478.8%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	439,503	2,596,005	2,311,148	525.9%	145	206,463	1,219,509	1,085,693	525.9%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	378,712	2,497,443	2,184,292	576.8%	127	168,985	1,114,383	974,652	576.8%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	324,410	2,385,853	2,048,156	631.3%	111	137,566	1,011,718	868,518	631.3%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	276,260	2,262,661	1,906,191	690.0%	96	111,381	912,248	768,528	690.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	233,874	2,130,137	1,761,291	753.1%	83	89,695	816,948	675,489	753.1%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	196,832	1,991,838	1,621,197	823.6%	71	71,851	727,094	591,796	823.6%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	164,688	1,853,184	1,492,767	906.4%	61	57,250	644,216	518,926	906.4%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	136,989	1,717,253	1,370,978	1000.8%	51	45,368	568,717	454,038	1000.8%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	113,281	1,584,798	1,249,337	1102.9%	43	35,757	500,234	394,348	1102.9%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	93,125	1,455,976	1,131,038	1214.5%	36	28,044	438,456	340,603	1214.5%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	76,100	1,330,319	1,011,691	1329.4%	30	21,899	382,816	291,127	1329.4%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	61,815	1,206,896	893,482	1445.4%	25	17,022	332,353	246,046	1445.4%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	49,906	1,086,720	783,560	1570.1%	20	13,163	286,636	206,674	1570.1%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	40,044	972,017	685,940	1713.0%	16	10,122	245,694	173,383	1713.0%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	31,931	865,364	602,750	1887.7%	13	7,738	209,695	146,059	1887.7%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	25,302	767,761	528,604	2089.2%	11	5,879	178,396	122,826	2089.2%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	19,921	679,087	461,973	2319.0%	8	4,439	151,318	102,940	2319.0%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	15,582	598,946	401,826	2578.9%	7	3,329	127,965	85,850	2578.9%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	12,104	526,233	345,264	2852.5%	5	2,479	107,779	70,714	2852.5%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	9,334	459,854	292,681	3135.7%	4	1,832	90,269	57,453	3135.7%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	7,140	398,800	244,158	3419.5%	3	1,343	75,014	45,926	3419.5%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	5,414	342,933	201,753	3726.7%	2	976	61,805	36,361	3726.7%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	4,064	292,158	164,213	4040.6%	2	702	50,453	28,358	4040.6%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	3,017	246,311	131,134	4345.9%	1	499	40,759	21,699	4345.9%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	2,214	205,456	103,685	4684.2%	1	351	32,576	16,440	4684.2%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,603	169,566	80,606	5028.0%	1	244	25,766	12,248	5028.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	44,118,642	9,889,562	13,606,556	30.8%	12,637	76,814,629	13,023,522	18,562,037	24.2%									
	Future	18,987,185	69,801,813	61,330,192	323.0%	5,732	13,530,195	38,036,632	34,843,749	257.5%									
	Lifetime	63,105,828	79,691,375	74,936,747	118.7%	18,369	90,344,825	51,060,154	53,405,786	59.1%									

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	117	0	355	0	355	355	0	0.0%	5.85%	3.031
	1994	1,419,892	0	4,066,301	0	4,066,301	4,066,301	0	0.0%	5.85%	2.864
	1995	13,152,045	560,105	35,582,605	1,515,354	35,582,605	35,582,605	0	4.3%	5.85%	2.705
	1996	37,034,766	1,781,288	94,657,358	4,552,804	94,657,358	94,657,358	0	4.8%	5.85%	2.556
	1997	57,327,246	9,706,939	138,422,335	23,438,368	138,422,335	138,422,335	0	16.9%	5.85%	2.415
	1998	59,124,071	8,413,608	134,868,256	19,192,328	134,868,256	134,868,256	0	14.2%	5.85%	2.281
	1999	59,377,893	12,544,965	127,958,905	27,034,304	127,958,905	127,958,905	0	21.1%	5.85%	2.155
	2000	58,204,912	17,202,695	118,496,543	35,022,127	118,496,543	118,496,543	0	29.6%	5.85%	2.036
	2001	57,586,942	22,242,106	110,756,795	42,778,176	110,756,795	110,756,795	0	38.6%	5.85%	1.923
	2002	56,932,492	25,283,674	103,444,373	45,939,563	103,444,373	103,444,373	0	44.4%	5.85%	1.817
	2003	56,044,944	29,257,693	96,201,853	50,221,198	96,201,853	96,201,853	0	52.2%	5.85%	1.717
	2004	54,930,801	37,129,276	89,076,521	60,209,330	89,076,521	89,076,521	0	67.6%	5.85%	1.622
	2005	53,069,903	39,268,369	81,301,007	60,157,599	97,154,703	94,715,673	2,439,030	74.0%	5.85%	1.532
	2006	51,527,439	43,647,975	74,573,839	63,170,169	103,657,636	99,183,206	4,474,430	84.7%	5.85%	1.447
	2007	50,654,335	51,120,547	69,257,192	69,894,621	96,267,497	92,112,066	4,155,432	100.9%	5.85%	1.367
	2008	49,634,648	65,299,753	64,111,143	84,345,150	89,114,489	85,267,820	3,846,669	131.6%	5.85%	1.292
	2009	48,488,369	69,778,658	59,167,942	85,147,423	82,243,440	78,693,363	3,550,077	143.9%	5.85%	1.220
	2010	47,011,931	78,865,111	54,194,761	90,914,704	75,330,717	72,079,032	3,251,686	167.8%	5.85%	1.153
	2011	44,245,292	84,273,508	48,185,525	91,778,425	77,024,561	73,699,760	3,324,801	190.5%	5.85%	1.089
	2012	42,274,170	86,803,057	43,493,558	89,306,869	78,592,859	75,200,361	3,392,498	205.3%	5.85%	1.029
	2013	40,691,981	107,641,013	39,617,156	104,797,817	71,588,200	68,498,062	3,090,138	264.5%	5.50%	0.974
Projected Future Experience	2014	37,699,847	111,930,310	34,806,664	103,340,488	62,895,641	60,180,721		296.9%	5.40%	0.923
	2015	34,696,939	114,492,255	30,401,055	100,316,782	54,934,706	52,563,424		330.0%	5.34%	0.876
	2016	31,711,858	115,045,399	26,387,653	95,730,060	47,682,490	45,624,253		362.8%	5.25%	0.832
	2017	28,797,225	114,612,829	22,768,934	90,620,258	41,143,465	39,367,488		398.0%	5.23%	0.791
	2018	26,005,426	113,470,575	19,538,380	85,252,639	35,305,852	33,781,859		436.3%	5.24%	0.751
	2019	23,353,666	111,669,191	16,667,223	79,696,919	30,117,671	28,817,628		478.2%	5.30%	0.714
	2020	20,854,794	109,269,833	14,132,063	74,045,719	25,536,638	24,434,337		524.0%	5.34%	0.678
	2021	18,516,893	106,301,286	11,909,004	68,366,895	21,519,571	20,590,668		574.1%	5.39%	0.643
	2022	16,345,547	102,763,638	9,972,487	62,696,532	18,020,285	17,242,431		628.7%	5.44%	0.610
	2023	14,343,828	98,685,692	8,302,493	57,121,242	15,002,605	14,355,010		688.0%	5.37%	0.579
	2024	12,512,338	94,138,957	6,873,194	51,711,786	12,419,862	11,883,753		752.4%	5.37%	0.549
	2025	10,849,308	89,286,383	5,655,732	46,544,886	10,219,907	9,778,760		823.0%	5.37%	0.521
	2026	9,350,774	84,231,429	4,626,539	41,675,691	8,360,156	7,999,286		900.8%	5.35%	0.495
	2027	8,010,809	78,970,400	3,763,188	37,097,431	6,800,080	6,506,551		985.8%	5.30%	0.470
	2028	6,821,797	73,636,246	3,043,952	32,857,212	5,500,422	5,262,994		1079.4%	5.26%	0.446
	2029	5,774,745	68,341,735	2,448,774	28,980,237	4,424,935	4,233,931		1183.5%	5.20%	0.424
	2030	4,859,613	63,185,667	1,959,274	25,474,876	3,540,408	3,387,585		1300.2%	5.16%	0.403
	2031	4,065,663	58,161,906	1,559,260	22,306,201	2,817,582	2,695,960		1430.6%	5.09%	0.384
	2032	3,381,818	53,240,068	1,234,488	19,434,584	2,230,720	2,134,430		1574.3%	5.03%	0.365
	2033	2,796,968	48,453,168	972,301	16,843,616	1,756,948	1,681,108		1732.3%	4.98%	0.348
	2034	2,300,242	43,817,951	761,791	14,511,562	1,376,556	1,317,136		1904.9%	4.95%	0.331
	2035	1,881,214	39,324,901	593,797	12,412,733	1,072,991	1,026,675		2090.4%	4.89%	0.316
	2036	1,530,070	35,020,097	460,769	10,546,030	832,609	796,669		2288.8%	4.74%	0.301
	2037	1,237,719	30,947,866	356,169	8,905,637	643,598	615,817		2500.4%	4.56%	0.288
	2038	995,862	27,157,129	274,239	7,478,491	495,550	474,159		2727.0%	4.44%	0.275
	2039	797,014	23,747,672	210,222	6,263,742	379,872	363,474		2979.6%	4.37%	0.264
	2040	634,511	20,773,205	160,384	5,250,785	289,813	277,303		3273.9%	4.33%	0.253
	2041	502,484	18,138,930	121,762	4,395,434	220,024	210,527		3609.9%	4.29%	0.242
	2042	395,817	15,735,081	91,972	3,656,190	166,193	159,019		3975.3%	4.28%	0.232
	2043	310,108	13,570,326	69,100	3,023,823	124,864	119,474		4376.0%	4.28%	0.223
	2044	241,604	11,629,435	51,619	2,484,641	93,275	89,249		4813.4%	4.31%	0.214
	2045	187,142	9,891,630	38,329	2,025,927	69,260	66,271		5285.6%	4.32%	0.205
	2046	144,075	8,338,096	28,282	1,636,754	51,105	48,899		5787.3%	4.36%	0.196
	2047	110,209	6,952,783	20,730	1,307,821	37,460	35,843		6308.7%	4.36%	0.188
	2048	83,734	5,741,583	15,091	1,034,781	27,270	26,092		6856.9%	4.38%	0.180
	2049	63,169	4,698,653	10,909	811,411	19,712	18,861		7438.2%	4.35%	0.173
	2050	47,304	3,800,392	7,828	628,874	14,145	13,534		8033.9%	4.37%	0.165
	2051	35,156	3,043,073	5,574	482,492	10,073	9,638		8655.9%	4.36%	0.159
	2052	25,928	2,409,468	3,940	366,128	7,119	6,812		9292.9%	4.32%	0.152
Past	(1993 - 2013)	938,734,189	790,820,340	1,587,434,322	1,049,416,330	1,824,506,302	1,792,981,543	31,524,760	66.1%		
Future	(2014 - 2052)	332,273,221	2,134,625,238	230,305,164	1,227,337,309	416,161,431	398,197,629	0	532.9%		
Lifetime	(1993 - 2052)	1,271,007,410	2,925,445,577	1,817,739,486	2,276,753,639	2,240,667,734	2,191,179,171	31,524,760	125.3%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								7.9%			

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

** Assumes 33% rate increase implemented mid-year 2005 and 30% 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
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	80.7%	50.0%	N/A	N/A	50.0%	15,066	0.02%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	69.0%	61.7%	12/16/2013	1/14/2014	20.0%	276,992	0.45%
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	10.0%	100.0%	12/31/2013	1/29/2015	25.0%	51,652	0.08%
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	15.0%	100.0%	11/13/2013	12/20/2013	100.0%	357,184	0.58%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	53.4%	77.3%				11,371,385	18.61%
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%	626,334	1.02%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	8,224,219	13.46%
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%	116,489	0.19%
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%	52,237	0.09%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			6,370,101	10.42%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	30.0%	100.0%	10/31/2013	7/16/2014	15.0%	582,181	0.95%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	62.5%	68.2%	10/18/2013			664,312	1.09%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	55.1%	75.6%	12/3/2013	4/7/2014	17.0%	235,248	0.38%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	10.0%	100.0%	2/5/2014	10/31/2014	30.0%	34,046	0.06%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	80.7%	50.0%	10/8/2013	1/8/2015	50.0%	1,827,054	2.99%
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	10.0%	100.0%	10/30/2014	2/25/2015	18.0%	648,105	1.06%
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	42.7%	338,994	0.55%
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	20.4%	165,072	0.27%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	8/1/2014	1/14/2015	20.0%	323,666	0.53%
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	35.5%	95.2%	5/15/2014			4,084,801	6.68%
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%	2,234,566	3.66%
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	57.8%	24.0%	7/14/2014	12/19/2014	24.0%	545,457	0.89%
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%	486,442	0.80%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	75.8%	Not Filing				1,951,516	3.19%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	80.7%	Not Filing				424,629	0.69%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	63.4%	25.0%	4/21/2014	5/20/2014	25.0%	57,352	0.09%
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	25.0%	32,237	0.05%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	80.7%	50.0%	12/2/2013	3/14/2014	50.0%	2,522,463	4.13%
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%	12,740	0.02%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	42.5%	88.2%	12/12/2013	9/29/2014	25.0%	114,283	0.19%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	17.9%	100.0%	12/17/2013	Disapproved	0.0%	264,511	0.43%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	43.0%	87.7%	12/9/2013	7/3/2014	52.1%	7,253,060	11.87%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	80.6%	50.0%	12/20/2013	5/21/2014	15.0%	126,023	0.21%
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	21.0%	100.0%	2/4/2014	10/16/2014	40.0%	23,338	0.04%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	67.6%	68.2%	3/11/2014			1,411,290	2.31%
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	26.5%	100.0%	12/19/2013	3/17/2014	25.0%	67,317	0.11%
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%	89,743	0.15%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	14.9%	100.0%	11/6/2013	2/28/2014	15.0%	1,822,297	2.98%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	80.7%	25.0%	6/20/2014	7/8/2014	25.0%	40,445	0.07%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	73.8%	57.0%	10/31/2013			425,259	0.70%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	66.8%	63.9%	10/21/2013	2/4/2014	20.0%	549,942	0.90%
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%	272,099	0.45%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	56.0%	74.7%	3/13/2014	4/28/2014	24.0%	1,222,760	2.00%
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%	88,850	0.15%
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	72.9%	28.7%	6/3/2014			1,566,231	2.56%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	25.0%	100.0%	12/5/2013	Disapproved	0.0%	331,189	0.54%
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	71.3%	54.5%	6/24/2014	8/14/2014	54.5%	362,765	0.59%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	80.7%	50.0%	12/18/2013	2/27/2014	50.0%	351,298	0.57%
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%	81,734	0.13%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	80.7%	50.0%	2/6/2014	2/7/2014	50.0%	19,724	0.03%
											Total	**61,116,701**	**100.00%**

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

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
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 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	117	0	0	0.0%	115	2	6	5.5%	0.000	0.0%	5.5%	0.000
	1994	1,419,892	0	0	0.0%	1,355,667	14,846	65,640	4.8%	0.000	0.0%	4.8%	0.000
	1995	13,152,045	106,301	560,105	4.3%	12,518,675	167,449	646,004	5.2%	0.825	3.8%	5.1%	0.745
	1996	37,034,766	529,856	1,781,288	4.8%	34,371,779	740,988	2,177,787	6.3%	0.759	4.5%	6.0%	0.757
	1997	57,327,246	1,521,575	9,706,939	16.9%	50,768,198	1,957,030	4,415,135	8.7%	1.947	10.8%	7.3%	1.482
	1998	59,124,071	2,836,739	8,413,608	14.2%	48,073,275	3,721,417	6,635,843	13.8%	1.031	11.9%	9.3%	1.290
	1999	59,377,893	4,787,551	12,544,965	21.1%	44,979,136	5,771,498	8,841,568	19.7%	1.075	14.1%	11.4%	1.239
	2000	58,204,912	6,566,426	17,202,695	29.6%	41,239,191	7,914,843	10,912,637	26.5%	1.117	16.9%	13.7%	1.238
	2001	57,586,942	10,158,913	22,242,106	38.6%	38,294,706	10,045,690	12,980,876	33.9%	1.139	20.1%	16.0%	1.254
	2002	56,932,492	15,474,841	25,283,674	44.4%	35,573,405	12,130,955	14,929,731	42.0%	1.058	23.0%	18.4%	1.252
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,854,777	14,034,870	16,267,112	49.5%	1.054	25.9%	20.6%	1.257
	2004	63,263,529	20,934,196	37,129,276	58.7%	30,200,358	15,615,362	17,212,372	57.0%	1.030	29.0%	22.7%	1.279
	2005	72,440,418	22,771,163	39,268,369	54.2%	27,696,104	16,893,817	18,060,820	65.2%	0.831	31.4%	24.7%	1.271
	2006	70,334,953	20,534,410	43,647,975	62.1%	25,340,303	17,994,977	19,014,120	75.0%	0.827	33.9%	26.7%	1.270
	2007	69,143,167	15,011,653	51,120,547	73.9%	23,167,524	18,999,551	19,834,230	85.6%	0.864	36.6%	28.5%	1.283
	2008	67,751,293	65,442,252	65,299,753	96.4%	21,040,144	19,819,343	20,121,932	95.6%	1.008	40.2%	30.3%	1.327
	2009	66,186,623	86,710,105	69,778,658	105.4%	19,021,480	20,376,216	20,214,892	106.3%	0.992	43.6%	31.9%	1.366
	2010	71,346,710	95,784,592	78,865,111	110.5%	17,077,979	20,720,214	20,273,229	118.7%	0.931	47.0%	33.5%	1.405
	2011	77,471,434	77,728,272	84,273,508	108.8%	15,092,587	20,911,815	20,264,992	134.3%	0.810	50.0%	34.9%	1.434
	2012	75,078,147	87,538,811	86,803,057	115.6%	13,363,899	20,981,868	20,158,810	150.8%	0.766	52.9%	36.2%	1.459
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	11,762,320	20,895,215	19,699,464	167.5%	0.883	56.5%	37.5%	1.507
	2014	67,461,799	120,591,646	111,930,310	165.9%	10,177,747	20,609,154	19,057,347	187.2%	0.886	60.0%	38.6%	1.555
	2015	62,088,260	126,247,293	114,492,255	184.4%	8,752,386	20,158,065	18,393,592	210.2%	0.877	63.5%	39.6%	1.601
	2016	56,746,623	124,705,655	115,045,399	202.7%	7,479,564	19,596,544	17,711,908	236.8%	0.856	66.7%	40.6%	1.644
	2017	51,531,048	122,889,637	114,612,829	222.4%	6,351,545	18,951,453	16,956,324	267.0%	0.833	69.8%	41.4%	1.685
	2018	46,535,276	120,451,066	113,470,575	243.8%	5,359,386	18,208,199	16,009,934	298.7%	0.816	72.7%	42.2%	1.724
	2019	41,790,099	118,973,829	111,669,191	267.2%	4,493,088	17,361,562	15,005,096	334.0%	0.800	75.4%	42.8%	1.761
	2020	37,318,504	117,265,763	109,269,833	292.8%	3,742,470	16,442,063	14,003,853	374.2%	0.783	78.0%	43.4%	1.796
	2021	33,134,959	115,103,973	106,301,286	320.8%	3,097,212	15,480,755	13,012,980	420.2%	0.764	80.4%	43.9%	1.829
	2022	29,249,455	112,406,732	102,763,638	351.3%	2,546,884	14,495,865	12,015,407	471.8%	0.745	82.6%	44.4%	1.861
	2023	25,667,489	109,169,041	98,685,692	384.5%	2,081,115	13,488,691	10,969,518	527.1%	0.729	84.6%	44.8%	1.890
	2024	22,390,139	105,415,177	94,138,957	420.4%	1,690,006	12,466,941	9,947,538	588.6%	0.714	86.5%	45.1%	1.918
	2025	19,414,239	101,212,750	89,286,383	459.9%	1,364,142	11,451,484	8,973,448	657.8%	0.699	88.2%	45.4%	1.944
	2026	16,732,696	96,648,354	84,231,429	503.4%	1,094,666	10,459,716	8,047,253	735.1%	0.685	89.7%	45.6%	1.968
	2027	14,334,901	91,797,976	78,970,400	550.9%	873,435	9,501,803	7,166,793	820.5%	0.671	91.1%	45.8%	1.990
	2028	12,207,230	86,730,668	73,636,246	603.2%	693,020	8,582,727	6,329,769	913.4%	0.660	92.3%	45.9%	2.010
	2029	10,333,588	81,528,047	68,341,735	661.4%	546,945	7,710,005	5,562,324	1017.0%	0.650	93.4%	46.1%	2.029
	2030	8,696,009	76,277,098	63,185,667	726.6%	429,612	6,894,688	4,877,493	1135.3%	0.640	94.4%	46.2%	2.045
	2031	7,275,281	71,051,135	58,161,906	799.4%	336,121	6,144,987	4,269,129	1270.1%	0.629	95.3%	46.3%	2.060
	2032	6,051,576	65,893,415	53,240,068	879.8%	262,046	5,462,399	3,723,815	1421.1%	0.619	96.1%	46.3%	2.074
	2033	5,005,021	60,826,317	48,453,168	968.1%	203,470	4,840,840	3,218,130	1581.6%	0.612	96.7%	46.4%	2.086
	2034	4,116,157	55,868,379	43,817,951	1064.5%	157,287	4,273,692	2,761,218	1755.5%	0.606	97.3%	46.4%	2.096
	2035	3,366,329	51,032,842	39,324,901	1168.2%	121,100	3,757,333	2,351,690	1941.9%	0.602	97.8%	46.5%	2.105
	2036	2,737,975	46,335,632	35,020,097	1279.1%	92,842	3,288,806	1,987,316	2140.5%	0.598	98.2%	46.5%	2.113
	2037	2,214,830	41,805,083	30,947,866	1397.3%	70,810	2,865,105	1,663,088	2348.7%	0.595	98.6%	46.5%	2.120
	2038	1,782,040	37,479,652	27,157,129	1523.9%	53,699	2,483,078	1,377,077	2564.4%	0.594	98.9%	46.5%	2.126
	2039	1,426,213	33,410,673	23,747,672	1665.1%	40,463	2,140,822	1,131,422	2796.2%	0.595	99.2%	46.5%	2.131
	2040	1,135,423	29,658,423	20,773,205	1829.6%	30,267	1,837,016	923,577	3051.5%	0.600	99.4%	46.6%	2.135
	2041	899,167	26,250,088	18,138,930	2017.3%	22,465	1,569,974	749,506	3336.4%	0.605	99.6%	46.6%	2.139
	2042	708,293	23,163,063	15,735,081	2221.5%	16,554	1,337,361	605,172	3655.6%	0.608	99.7%	46.6%	2.142
	2043	554,921	20,362,670	13,570,326	2445.5%	12,120	1,136,351	486,274	4012.2%	0.610	99.9%	46.6%	2.144
	2044	432,337	17,824,934	11,629,435	2689.9%	8,810	963,598	388,311	4407.7%	0.610	100.0%	46.6%	2.146
	2045	334,880	15,527,833	9,891,630	2953.8%	6,348	815,498	307,228	4839.6%	0.610	100.1%	46.6%	2.148
	2046	257,814	13,451,472	8,338,096	3234.2%	4,536	688,736	240,795	5308.1%	0.609	100.1%	46.6%	2.150
	2047	197,212	11,577,393	6,952,783	3525.5%	3,226	580,611	187,600	5816.1%	0.606	100.2%	46.6%	2.151
	2048	149,838	9,894,134	5,741,583	3831.9%	2,286	488,741	145,125	6348.9%	0.604	100.2%	46.6%	2.152
	2049	113,038	8,394,264	4,698,653	4156.7%	1,606	410,768	110,869	6902.2%	0.602	100.3%	46.6%	2.152
	2050	84,649	7,067,682	3,800,392	4489.6%	1,118	344,559	83,394	7462.3%	0.602	100.3%	46.6%	2.153
	2051	62,910	5,904,087	3,043,073	4837.2%	766	288,379	61,482	8025.5%	0.603	100.3%	46.6%	2.153
	2052	46,397	4,893,477	2,409,468	5193.2%	517	240,783	44,458	8598.7%	0.604	100.3%	46.6%	2.154
TOTALS	Past	1,089,221,593	552,461,865	683,179,327	62.7%	532,029,300	228,812,752	253,027,741	47.6%	1.319	52.9%	36.2%	1.459
	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	73,983,997	308,714,367	250,556,719	338.7%	0.992	275.8%	276.3%	0.998
	Lifetime	1,756,622,264	3,137,322,253	2,925,445,577	166.5%	606,013,297	537,527,119	503,584,459	83.1%	2.004	100.3%	46.6%	2.154

**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 28.7% 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 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	117	0	0	0.0%	115	2	6	5.5%	0.000	0.0%	5.5%	0.000
	1994	1,419,892	0	0	0.0%	1,355,667	14,846	65,640	4.8%	0.000	0.0%	4.8%	0.000
	1995	13,152,045	106,301	560,105	4.3%	12,518,675	167,449	646,004	5.2%	0.825	3.8%	5.1%	0.745
	1996	37,034,766	529,856	1,781,288	4.8%	34,371,779	740,988	2,177,787	6.3%	0.759	4.5%	6.0%	0.757
	1997	57,327,246	1,521,575	9,706,939	16.9%	50,768,198	1,957,030	4,415,135	8.7%	1.947	10.8%	7.3%	1.482
	1998	59,124,071	2,836,739	8,413,608	14.2%	48,073,275	3,721,417	6,635,843	13.8%	1.031	11.9%	9.3%	1.290
	1999	59,377,893	4,787,551	12,544,965	21.1%	44,979,136	5,771,498	8,841,568	19.7%	1.075	14.1%	11.4%	1.239
	2000	58,204,912	6,566,426	17,202,695	29.6%	41,239,191	7,914,843	10,912,637	26.5%	1.117	16.9%	13.7%	1.238
	2001	57,586,942	10,158,913	22,242,106	38.6%	38,294,706	10,045,690	12,980,876	33.9%	1.139	20.1%	16.0%	1.254
	2002	56,932,492	15,474,841	25,283,674	44.4%	35,573,405	12,130,955	14,929,731	42.0%	1.058	23.0%	18.4%	1.252
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,854,777	14,034,870	16,267,112	49.5%	1.054	25.9%	20.6%	1.257
	2004	63,263,529	20,934,196	37,129,276	58.7%	30,200,358	15,615,362	17,212,372	57.0%	1.030	29.0%	22.7%	1.279
	2005	72,440,418	22,771,163	39,268,369	54.2%	27,696,104	16,893,817	18,060,820	65.2%	0.831	31.4%	24.7%	1.271
	2006	70,334,953	20,534,410	43,647,975	62.1%	25,340,303	17,994,977	19,014,120	75.0%	0.827	33.9%	26.7%	1.270
	2007	69,143,167	15,011,653	51,120,547	73.9%	23,167,524	18,999,551	19,834,230	85.6%	0.864	36.6%	28.5%	1.283
	2008	67,751,293	65,442,252	65,299,753	96.4%	21,040,144	19,819,343	20,121,932	95.6%	1.008	40.2%	30.3%	1.327
	2009	66,186,623	86,710,105	69,778,658	105.4%	19,021,480	20,376,216	20,214,892	106.3%	0.992	43.6%	31.9%	1.366
	2010	71,346,710	95,784,592	78,865,111	110.5%	17,077,979	20,720,214	20,273,229	118.7%	0.931	47.0%	33.5%	1.405
	2011	77,471,434	77,728,272	84,273,508	108.8%	15,092,587	20,911,815	20,264,992	134.3%	0.810	50.0%	34.9%	1.434
	2012	75,078,147	87,538,811	86,803,057	115.6%	13,363,899	20,981,868	20,158,810	150.8%	0.766	52.9%	36.2%	1.459
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	11,762,320	20,895,215	19,699,464	167.5%	0.883	56.5%	37.5%	1.507
	2014	73,828,131	120,275,965	110,550,620	149.7%	10,177,747	20,609,154	19,057,347	187.2%	0.800	59.8%	38.6%	1.549
	2015	76,838,100	124,984,146	111,169,832	144.7%	8,752,386	20,158,065	18,393,592	210.2%	0.688	62.7%	39.6%	1.581
	2016	70,227,490	122,429,257	111,706,925	159.1%	7,479,564	19,596,544	17,711,908	236.8%	0.672	65.4%	40.6%	1.612
	2017	63,772,890	120,015,101	111,286,907	174.5%	6,351,545	18,951,453	16,956,324	267.0%	0.654	68.0%	41.4%	1.642
	2018	57,590,311	117,280,721	110,177,800	191.3%	5,359,386	18,208,199	16,009,934	298.7%	0.640	70.5%	42.2%	1.672
	2019	51,717,857	115,687,861	108,428,690	209.7%	4,493,088	17,361,562	15,005,096	334.0%	0.628	72.9%	42.8%	1.701
	2020	46,183,979	113,954,894	106,098,958	229.7%	3,742,470	16,442,063	14,003,853	374.2%	0.614	75.1%	43.4%	1.729
	2021	41,006,581	111,824,326	103,216,555	251.7%	3,097,212	15,480,755	13,012,980	420.2%	0.599	77.2%	43.9%	1.756
	2022	36,198,027	109,185,332	99,781,565	275.7%	2,546,884	14,495,865	12,015,407	471.8%	0.584	79.1%	44.4%	1.783
	2023	31,765,121	106,028,680	95,821,956	301.7%	2,081,115	13,488,691	10,969,518	527.1%	0.572	80.9%	44.8%	1.808
	2024	27,709,195	102,375,232	91,407,162	329.9%	1,690,006	12,466,941	9,947,538	588.6%	0.560	82.6%	45.1%	1.831
	2025	24,026,333	98,289,061	86,695,403	360.8%	1,364,142	11,451,484	8,973,448	657.8%	0.549	84.1%	45.4%	1.854
	2026	20,707,755	93,853,251	81,787,138	395.0%	1,094,666	10,459,716	8,047,253	735.1%	0.537	85.4%	45.6%	1.874
	2027	17,740,335	89,140,944	76,678,777	432.2%	873,435	9,501,803	7,166,793	820.5%	0.527	86.7%	45.8%	1.894
	2028	15,107,209	84,218,713	71,499,413	473.3%	693,020	8,582,727	6,329,769	913.4%	0.518	87.8%	45.9%	1.912
	2029	12,788,461	79,165,631	66,358,543	518.9%	546,945	7,710,005	5,562,324	1017.0%	0.510	88.8%	46.1%	1.928
	2030	10,761,855	74,066,015	61,352,098	570.1%	429,612	6,894,688	4,877,493	1135.3%	0.502	89.7%	46.2%	1.943
	2031	9,003,614	68,990,907	56,474,120	627.2%	336,121	6,144,987	4,269,129	1270.1%	0.494	90.5%	46.3%	1.956
	2032	7,489,203	63,982,298	51,695,107	690.3%	262,046	5,462,399	3,723,815	1421.1%	0.486	91.2%	46.3%	1.968
	2033	6,194,026	59,061,862	47,047,117	759.6%	203,470	4,840,840	3,218,130	1581.6%	0.480	91.8%	46.4%	1.979
	2034	5,094,001	54,247,549	42,546,408	835.2%	157,287	4,273,692	2,761,218	1755.5%	0.476	92.3%	46.4%	1.989
	2035	4,166,042	49,552,177	38,183,741	916.5%	121,100	3,757,333	2,351,690	1941.9%	0.472	92.8%	46.5%	1.997
	2036	3,388,415	44,991,178	34,003,857	1003.5%	92,842	3,288,806	1,987,316	2140.5%	0.469	93.2%	46.5%	2.004
	2037	2,740,991	40,592,042	30,049,797	1096.3%	70,810	2,865,105	1,663,088	2348.7%	0.467	93.5%	46.5%	2.011
	2038	2,205,386	36,392,094	26,369,063	1195.7%	53,699	2,483,078	1,377,077	2564.4%	0.466	93.8%	46.5%	2.016
	2039	1,765,027	32,441,168	23,058,544	1306.4%	40,463	2,140,822	1,131,422	2796.2%	0.467	94.0%	46.5%	2.020
	2040	1,405,157	28,797,784	20,170,393	1435.5%	30,267	1,837,016	923,577	3051.5%	0.470	94.2%	46.6%	2.024
	2041	1,112,775	25,488,346	17,612,560	1582.8%	22,465	1,569,974	749,506	3336.4%	0.474	94.4%	46.6%	2.028
	2042	876,557	22,490,900	15,278,468	1743.0%	16,554	1,337,361	605,172	3655.6%	0.477	94.6%	46.6%	2.030
	2043	686,750	19,771,771	13,176,532	1918.7%	12,120	1,136,351	486,274	4012.2%	0.478	94.7%	46.6%	2.033
	2044	535,045	17,307,676	11,291,964	2110.5%	8,810	963,598	388,311	4407.7%	0.479	94.8%	46.6%	2.035
	2045	414,434	15,077,235	9,604,587	2317.5%	6,348	815,498	307,228	4839.6%	0.479	94.8%	46.6%	2.036
	2046	319,061	13,061,127	8,096,135	2537.5%	4,536	688,736	240,795	5308.1%	0.478	94.9%	46.6%	2.038
	2047	244,062	11,241,432	6,751,022	2766.1%	3,226	580,611	187,600	5816.1%	0.476	95.0%	46.6%	2.039
	2048	185,434	9,607,018	5,574,970	3006.4%	2,286	488,741	145,125	6348.9%	0.474	95.0%	46.6%	2.040
	2049	139,892	8,150,673	4,562,304	3261.3%	1,606	410,768	110,869	6902.2%	0.473	95.0%	46.6%	2.040
	2050	104,758	6,862,586	3,690,109	3522.5%	1,118	344,559	83,394	7462.3%	0.472	95.1%	46.6%	2.041
	2051	77,855	5,732,758	2,954,767	3795.2%	766	288,379	61,482	8025.5%	0.473	95.1%	46.6%	2.041
	2052	57,419	4,751,475	2,339,548	4074.5%	517	240,783	44,458	8598.7%	0.474	95.1%	46.6%	2.042
TOTALS	Past	1,089,221,593	552,461,865	683,179,327	62.7%	532,029,300	228,812,752	253,027,741	47.6%	1.319	52.9%	36.2%	1.459
	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	73,983,997	308,714,367	250,556,719	338.7%	0.806	227.0%	276.3%	0.821
	Lifetime	1,888,213,182	3,073,602,088	2,865,369,796	151.8%	606,013,297	537,527,119	503,584,459	83.1%	1.826	95.1%	46.6%	2.042

**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 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,099	1.0%	837,094	16,358	45,596	5.4%	0.181	0.7%	5.0%	0.131
	1997	1,348,656	5,082	1,880	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	260,974	19.8%	1,025,475	71,269	125,368	12.2%	1.621	6.3%	7.8%	0.817
	1999	1,292,510	81,425	527,770	40.8%	929,096	107,230	163,242	17.6%	2.324	14.0%	9.6%	1.455
	2000	1,277,230	92,568	283,196	22.2%	857,848	144,746	201,292	23.5%	0.945	15.4%	11.5%	1.335
	2001	1,257,728	240,030	656,406	52.2%	799,160	182,889	239,682	30.0%	1.740	20.4%	13.5%	1.514
	2002	1,235,797	436,805	464,646	37.6%	742,673	220,884	275,930	37.2%	1.012	22.3%	15.5%	1.443
	2003	1,214,614	526,616	236,777	19.5%	686,315	256,228	301,641	44.0%	0.444	22.1%	17.4%	1.268
	2004	1,194,919	498,872	680,583	57.0%	631,707	286,487	320,995	50.8%	1.121	24.9%	19.3%	1.294
	2005	1,197,409	447,683	933,505	78.0%	580,240	312,234	340,588	58.7%	1.328	28.7%	21.0%	1.365
	2006	1,422,987	489,069	340,367	23.9%	531,626	335,612	361,761	68.0%	0.352	28.3%	22.7%	1.246
	2007	1,451,750	285,709	836,224	57.6%	486,333	357,974	381,977	78.5%	0.733	30.3%	24.4%	1.239
	2008	1,421,142	1,456,517	657,421	46.3%	442,075	377,338	391,158	88.5%	0.523	31.2%	26.0%	1.198
	2009	1,377,794	1,388,961	1,984,806	144.1%	400,179	392,054	396,950	99.2%	1.452	36.9%	27.6%	1.340
	2010	1,347,863	1,208,935	1,984,110	147.2%	360,146	403,564	405,248	112.5%	1.308	41.8%	29.0%	1.442
	2011	1,356,259	1,056,555	2,108,229	155.4%	320,378	413,446	413,401	129.0%	1.205	46.4%	30.4%	1.529
	2012	1,561,013	1,635,100	1,640,562	105.1%	285,046	422,102	419,557	147.2%	0.714	48.9%	31.7%	1.543
Projected Future Experience	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	53.1%	32.9%	1.613
	2014	1,413,817	2,727,426	2,570,509	181.8%	220,618	429,509	410,175	185.9%	0.978	57.3%	34.1%	1.680
	2015	1,310,336	2,880,273	2,671,770	203.9%	191,844	427,955	404,669	210.9%	0.967	61.3%	35.1%	1.744
	2016	1,206,853	2,859,367	2,740,371	227.1%	165,897	424,504	399,330	240.7%	0.943	65.2%	36.1%	1.804
	2017	1,105,028	2,882,215	2,783,560	251.9%	142,657	419,305	390,977	274.1%	0.919	68.9%	37.0%	1.860
	2018	1,006,832	2,889,283	2,804,086	278.5%	121,975	411,425	376,544	308.7%	0.902	72.5%	37.9%	1.913
	2019	912,721	2,901,308	2,805,409	307.4%	103,667	400,532	360,155	347.4%	0.885	75.8%	38.6%	1.964
	2020	823,091	2,908,033	2,791,155	339.1%	87,573	387,389	343,937	392.7%	0.863	79.1%	39.3%	2.013
	2021	738,286	2,903,881	2,768,040	374.9%	73,521	372,761	327,555	445.5%	0.842	82.1%	39.9%	2.059
	2022	658,588	2,886,497	2,726,765	414.0%	61,326	356,824	309,473	504.6%	0.820	85.0%	40.4%	2.103
	2023	584,210	2,854,105	2,666,520	456.4%	50,819	339,238	287,984	566.7%	0.805	87.6%	40.9%	2.145
	2024	515,289	2,807,399	2,597,164	504.0%	41,841	320,017	266,034	635.8%	0.793	90.1%	41.3%	2.185
	2025	451,886	2,749,319	2,520,309	557.7%	34,243	299,746	244,372	713.6%	0.782	92.5%	41.6%	2.223
	2026	393,984	2,679,810	2,427,884	616.2%	27,846	278,899	222,829	800.2%	0.770	94.6%	41.9%	2.258
	2027	341,494	2,596,005	2,311,148	676.8%	22,498	257,748	201,328	894.9%	0.756	96.6%	42.1%	2.291
	2028	294,260	2,497,443	2,184,292	742.3%	18,055	236,483	180,019	997.0%	0.745	98.3%	42.3%	2.322
	2029	252,067	2,385,853	2,048,156	812.5%	14,393	215,485	160,072	1112.1%	0.731	99.9%	42.5%	2.350
	2030	214,654	2,262,661	1,906,191	888.0%	11,389	195,216	141,823	1245.2%	0.713	101.3%	42.7%	2.375
	2031	181,720	2,130,137	1,761,291	969.2%	8,944	176,003	125,145	1399.1%	0.693	102.6%	42.8%	2.398
	2032	152,938	1,991,838	1,621,197	1060.0%	6,974	157,947	109,487	1569.9%	0.675	103.7%	42.9%	2.419
	2033	127,963	1,853,184	1,492,767	1166.6%	5,401	140,975	94,605	1751.6%	0.666	104.7%	42.9%	2.437
	2034	106,440	1,717,253	1,370,978	1288.0%	4,158	125,098	81,061	1949.3%	0.661	105.5%	43.0%	2.454
	2035	88,019	1,584,798	1,249,337	1419.4%	3,186	110,395	68,917	2163.3%	0.656	106.3%	43.1%	2.469
	2036	72,358	1,455,976	1,131,038	1563.1%	2,421	96,875	57,950	2393.8%	0.653	106.9%	43.1%	2.482
	2037	59,130	1,330,319	1,011,691	1711.0%	1,825	84,508	48,130	2637.6%	0.649	107.5%	43.1%	2.493
	2038	48,030	1,206,896	893,482	1860.3%	1,366	73,281	39,509	2892.0%	0.643	108.0%	43.1%	2.503
	2039	38,777	1,086,720	783,560	2020.7%	1,013	63,186	32,131	3170.3%	0.637	108.4%	43.2%	2.511
	2040	31,114	972,017	685,940	2204.6%	743	54,198	25,863	3482.7%	0.633	108.7%	43.2%	2.518
	2041	24,811	865,364	602,750	2429.4%	536	46,258	20,567	3836.5%	0.633	109.0%	43.2%	2.524
	2042	19,660	767,761	528,604	2688.8%	381	39,295	16,119	4228.6%	0.636	109.3%	43.2%	2.530
	2043	15,479	679,087	461,973	2984.6%	266	33,220	12,401	4662.4%	0.640	109.5%	43.2%	2.534
	2044	12,107	598,946	401,826	3319.0%	181	27,939	9,328	5144.4%	0.645	109.6%	43.2%	2.538
	2045	9,405	526,233	345,264	3671.1%	121	23,376	6,878	5696.9%	0.644	109.8%	43.2%	2.541
	2046	7,252	459,854	292,681	4035.6%	79	19,476	5,023	6330.0%	0.638	109.9%	43.2%	2.544
	2047	5,548	398,800	244,158	4400.9%	52	16,194	3,702	7061.4%	0.623	110.0%	43.2%	2.546
	2048	4,206	342,933	201,753	4796.3%	35	13,465	2,716	7861.1%	0.610	110.1%	43.2%	2.547
	2049	3,158	292,158	164,213	5200.3%	22	11,198	1,927	8689.2%	0.598	110.1%	43.2%	2.549
	2050	2,345	246,311	131,134	5593.2%	14	9,303	1,299	9511.0%	0.588	110.2%	43.2%	2.550
	2051	1,720	205,456	103,685	6028.6%	8	7,705	792	10346.7%	0.583	110.2%	43.2%	2.550
	2052	1,246	169,566	80,606	6471.0%	4	6,348	404	11234.6%	0.576	110.2%	43.2%	2.551
TOTALS	Past	22,643,478	9,889,562	13,606,556	60.1%	11,494,048	4,344,448	4,887,448	42.5%	1.413	48.9%	31.7%	1.543
	Future	14,753,056	69,801,813	61,330,192	415.7%	1,680,216	7,537,166	6,207,955	369.5%	1.125	331.4%	293.6%	1.129
	Lifetime	37,396,534	79,691,375	74,936,747	200.4%	13,174,264	11,881,614	11,095,403	84.2%	2.379	110.2%	43.2%	2.551

**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 28.7% 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 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,099	1.0%	837,094	16,358	45,596	5.4%	0.181	0.7%	5.0%	0.131
	1997	1,348,656	5,082	1,880	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	260,974	19.8%	1,025,475	71,269	125,368	12.2%	1.621	6.3%	7.8%	0.817
	1999	1,292,510	81,425	527,770	40.8%	929,096	107,230	163,242	17.6%	2.324	14.0%	9.6%	1.455
	2000	1,277,230	92,568	283,196	22.2%	857,848	144,746	201,292	23.5%	0.945	15.4%	11.5%	1.335
	2001	1,257,728	240,030	656,406	52.2%	799,160	182,889	239,682	30.0%	1.740	20.4%	13.5%	1.514
	2002	1,235,797	436,805	464,646	37.6%	742,673	220,884	275,930	37.2%	1.012	22.3%	15.5%	1.443
	2003	1,214,614	526,616	236,777	19.5%	686,315	256,228	301,641	44.0%	0.444	22.1%	17.4%	1.268
	2004	1,194,919	498,872	680,583	57.0%	631,707	286,487	320,995	50.8%	1.121	24.9%	19.3%	1.294
	2005	1,197,409	447,683	933,505	78.0%	580,240	312,234	340,588	58.7%	1.328	28.7%	21.0%	1.365
	2006	1,422,987	489,069	340,367	23.9%	531,626	335,612	361,761	68.0%	0.352	28.3%	22.7%	1.246
	2007	1,451,750	285,709	836,224	57.6%	486,333	357,974	381,977	78.5%	0.733	30.3%	24.4%	1.239
	2008	1,421,142	1,456,517	657,421	46.3%	442,075	377,338	391,158	88.5%	0.523	31.2%	26.0%	1.198
	2009	1,377,794	1,388,961	1,984,806	144.1%	400,179	392,054	396,950	99.2%	1.452	36.9%	27.6%	1.340
	2010	1,347,863	1,208,935	1,984,110	147.2%	360,146	403,564	405,248	112.5%	1.308	41.8%	29.0%	1.442
	2011	1,356,259	1,056,555	2,108,229	155.4%	320,378	413,446	413,401	129.0%	1.205	46.4%	30.4%	1.529
	2012	1,561,013	1,635,100	1,640,562	105.1%	285,046	422,102	419,557	147.2%	0.714	48.9%	31.7%	1.543
Projected Future Experience	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	53.1%	32.9%	1.613
	2014	1,544,653	2,719,941	2,538,683	164.4%	220,618	429,509	410,175	185.9%	0.884	57.0%	34.1%	1.673
	2015	1,621,623	2,850,912	2,594,239	160.0%	191,844	427,955	404,669	210.9%	0.758	60.5%	35.1%	1.721
	2016	1,493,556	2,806,842	2,660,849	178.2%	165,897	424,504	399,330	240.7%	0.740	63.8%	36.1%	1.767
	2017	1,367,541	2,815,019	2,702,784	197.6%	142,657	419,305	390,977	274.1%	0.721	67.1%	37.0%	1.811
	2018	1,246,018	2,813,688	2,722,714	218.5%	121,975	411,425	376,544	308.7%	0.708	70.2%	37.9%	1.854
	2019	1,129,549	2,821,379	2,723,999	241.2%	103,667	400,532	360,155	347.4%	0.694	73.2%	38.6%	1.895
	2020	1,018,626	2,826,065	2,710,159	266.1%	87,573	387,389	343,937	392.7%	0.677	76.0%	39.3%	1.935
	2021	913,675	2,821,219	2,687,715	294.2%	73,521	372,761	327,555	445.5%	0.660	78.7%	39.9%	1.974
	2022	815,044	2,803,816	2,647,638	324.8%	61,326	356,824	309,473	504.6%	0.644	81.2%	40.4%	2.011
	2023	722,996	2,772,025	2,589,141	358.1%	50,819	339,238	287,984	566.7%	0.632	83.6%	40.9%	2.047
	2024	637,702	2,726,449	2,521,798	395.5%	41,841	320,017	266,034	635.8%	0.622	85.9%	41.3%	2.081
	2025	559,237	2,669,903	2,447,173	437.6%	34,243	299,746	244,372	713.6%	0.613	88.0%	41.6%	2.114
	2026	487,580	2,602,307	2,357,430	483.5%	27,846	278,899	222,829	800.2%	0.604	89.9%	41.9%	2.146
	2027	422,620	2,520,861	2,244,081	531.0%	22,498	257,748	201,328	894.9%	0.593	91.7%	42.1%	2.175
	2028	364,165	2,425,106	2,120,907	582.4%	18,055	236,483	180,019	997.0%	0.584	93.3%	42.3%	2.202
	2029	311,949	2,316,715	1,988,721	637.5%	14,393	215,485	160,072	1112.1%	0.573	94.7%	42.5%	2.227
	2030	265,648	2,197,069	1,850,875	696.7%	11,389	195,216	141,823	1245.2%	0.560	96.0%	42.7%	2.250
	2031	224,890	2,068,369	1,710,180	760.5%	8,944	176,003	125,145	1399.1%	0.544	97.1%	42.8%	2.271
	2032	189,271	1,934,068	1,574,152	831.7%	6,974	157,947	109,487	1569.9%	0.530	98.1%	42.9%	2.289
	2033	158,362	1,799,426	1,449,449	915.3%	5,401	140,975	94,605	1751.6%	0.523	99.0%	42.9%	2.306
	2034	131,727	1,667,432	1,331,194	1010.6%	4,158	125,098	81,061	1949.3%	0.518	99.8%	43.0%	2.321
	2035	108,929	1,538,816	1,213,083	1113.6%	3,186	110,395	68,917	2163.3%	0.515	100.5%	43.1%	2.335
	2036	89,548	1,413,730	1,098,217	1226.4%	2,421	96,875	57,950	2393.8%	0.512	101.1%	43.1%	2.347
	2037	73,177	1,291,718	982,333	1342.4%	1,825	84,508	48,130	2637.6%	0.509	101.6%	43.1%	2.357
	2038	59,440	1,171,875	867,554	1459.5%	1,366	73,281	39,509	2892.0%	0.505	102.1%	43.1%	2.366
	2039	47,989	1,055,186	760,822	1585.4%	1,013	63,186	32,131	3170.3%	0.500	102.5%	43.2%	2.374
	2040	38,506	943,810	666,035	1729.7%	743	54,198	25,863	3482.7%	0.497	102.8%	43.2%	2.380
	2041	30,705	840,252	585,259	1906.1%	536	46,258	20,567	3836.5%	0.497	103.0%	43.2%	2.386
	2042	24,330	745,481	513,265	2109.6%	381	39,295	16,119	4228.6%	0.499	103.3%	43.2%	2.391
	2043	19,156	659,381	448,568	2341.7%	266	33,220	12,401	4662.4%	0.502	103.5%	43.2%	2.395
	2044	14,983	581,565	390,165	2604.0%	181	27,939	9,328	5144.4%	0.506	103.6%	43.2%	2.398
	2045	11,639	510,963	335,245	2880.4%	121	23,376	6,878	5696.9%	0.506	103.7%	43.2%	2.401
	2046	8,975	446,509	284,188	3166.3%	79	19,476	5,023	6330.0%	0.500	103.9%	43.2%	2.404
	2047	6,866	387,227	237,073	3452.9%	52	16,194	3,702	7061.4%	0.489	103.9%	43.2%	2.406
	2048	5,206	332,982	195,898	3763.1%	35	13,465	2,716	7861.1%	0.479	104.0%	43.2%	2.407
	2049	3,908	283,680	159,448	4080.1%	22	11,198	1,927	8689.2%	0.470	104.1%	43.2%	2.408
	2050	2,901	239,164	127,328	4388.4%	14	9,303	1,299	9511.0%	0.461	104.1%	43.2%	2.409
	2051	2,128	199,494	100,676	4730.0%	8	7,705	792	10346.7%	0.457	104.1%	43.2%	2.410
	2052	1,542	164,645	78,267	5077.1%	4	6,348	404	11234.6%	0.452	104.2%	43.2%	2.410
TOTALS	Past	22,643,478	9,889,562	13,606,556	60.1%	11,494,048	4,344,448	4,887,448	42.5%	1.413	48.9%	31.7%	1.543
	Future	17,692,594	68,034,420	59,664,240	337.2%	1,680,216	7,537,166	6,207,955	369.5%	0.913	272.2%	293.6%	0.927
	Lifetime	40,336,072	77,923,982	73,270,796	181.7%	13,174,264	11,881,614	11,095,403	84.2%	2.157	104.2%	43.2%	2.410

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

[company_logo]

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

Long Term Care Insurance

[Masthead subtitle]
[document_date]
[product_ name_long]
from [company_name_long]
[company copyright]

[mailing_name]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]
[mailing_address6]
[mailing_address7]

[Insured[s]]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing_agent name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_address6]

[Policy] number
[policy_number]

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-129963431

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-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
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-129257048, 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 7.5% 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 7.5%. 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

Address: 1209 Orange Street, Wilmington, DE 19801

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 7.5% 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] ($7,406,113) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($8,105,826).*

   The active life reserve balance differs because the interest rate used in the calculation was updated from 5.85% to 7.5%, 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 28.7% 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	28.7%	28.7%
(b) Effect of shock lapse	1.0% reduction in premium	None
(c) Effect of benefit reduction	2.9% reduction in premium	None
(d) Historical rate increase	79.0%, *similar* to that approved in VA	72.9% *as approved* in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	121.5%	122.5%

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	117	0	0	0.0%	1	479	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	1,419,892	0	0	0.0%	3,349	5,411,429	0	0	0.0%				0.0095		0.9905		7.50%	3.8112
	1995	13,152,045	106,301	534,436	4.1%	14,880	46,627,422	376,865	1,894,714	4.1%				0.0207		0.9793		7.50%	3.5453
	1996	37,034,766	529,856	1,719,950	4.6%	35,114	122,137,566	1,747,421	5,672,251	4.6%				0.0272		0.9728		7.50%	3.2979
	1997	57,327,246	1,521,575	8,898,561	15.5%	35,612	175,870,206	4,667,933	27,299,266	15.5%				0.0396		0.9604		7.50%	3.0678
	1998	59,124,071	2,836,739	7,888,234	13.3%	36,392	168,727,962	8,095,472	22,511,402	13.3%				0.0305		0.9695		7.50%	2.8538
	1999	59,377,893	4,787,551	11,851,573	20.0%	35,400	157,630,064	12,709,478	31,462,285	20.0%				0.0292		0.9708		7.50%	2.6547
	2000	58,204,912	6,566,426	16,164,987	27.8%	34,602	143,735,961	16,215,667	39,919,140	27.8%				0.0225		0.9775		7.50%	2.4695
	2001	57,586,942	10,158,913	21,002,978	36.5%	33,840	132,288,275	23,336,977	48,247,877	36.5%				0.0220		0.9780		7.50%	2.2972
	2002	56,932,492	15,474,841	23,816,251	41.8%	33,092	121,660,352	33,068,544	50,893,495	41.8%				0.0221		0.9779		7.50%	2.1369
	2003	56,044,944	18,024,209	27,666,614	49.4%	32,357	111,408,122	35,829,161	54,996,674	49.4%				0.0222		0.9778		7.50%	1.9878
	2004	63,263,529	20,934,196	35,011,490	55.3%	31,344	116,983,702	38,710,451	64,741,468	55.3%				0.0313		0.9687		7.50%	1.8491
	2005	72,440,418	22,771,163	37,018,349	51.1%	30,249	124,607,570	39,169,559	63,676,696	51.1%				0.0349		0.9651		7.50%	1.7201
	2006	70,334,953	20,534,410	41,461,707	58.9%	29,273	112,545,004	32,857,707	66,344,084	58.9%				0.0323		0.9677		7.50%	1.6001
	2007	69,143,167	15,011,653	48,897,443	70.7%	28,348	102,919,063	22,344,728	72,783,461	70.7%				0.0316		0.9684		7.50%	1.4885
	2008	67,751,293	65,442,252	62,924,327	92.9%	27,394	93,811,413	90,614,213	87,127,784	92.9%				0.0337		0.9663		7.50%	1.3846
	2009	66,186,623	86,710,105	67,490,628	102.0%	26,378	85,251,071	111,686,154	86,930,684	102.0%				0.0371		0.9629		7.50%	1.2880
	2010	71,346,710	95,784,592	76,797,764	107.6%	25,310	85,486,023	114,766,943	92,017,353	107.6%				0.0405		0.9595		7.50%	1.1982
	2011	77,471,434	77,728,272	82,708,203	106.8%	24,032	86,348,399	86,634,667	92,185,217	106.8%				0.0505		0.9495		7.50%	1.1146
	2012	75,078,147	87,538,811	86,020,079	114.6%	23,061	77,842,679	90,762,171	89,187,516	114.6%				0.0404		0.9596		7.50%	1.0368
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,230,041	96,229,660	103,818,212	147.8%	1.0000	1.2902	1.0000	0.0598	0.0000	0.9402	0.9699	7.50%	0.9645
	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	60,526,452	108,194,336	100,423,420	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	7.50%	0.8972
	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	51,818,917	105,366,102	95,555,337	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	7.50%	0.8346
	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	44,056,541	96,818,092	89,318,132	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	7.50%	0.7764
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	37,216,102	88,751,800	82,774,229	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	7.50%	0.7222
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	31,263,367	80,921,532	76,231,893	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	7.50%	0.6718
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	26,116,705	74,352,645	69,787,614	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	7.50%	0.6249
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	21,695,054	68,172,269	63,523,848	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	7.50%	0.5813
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	17,919,030	62,246,992	57,486,593	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	7.50%	0.5408
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	14,714,224	56,547,305	51,696,252	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	7.50%	0.5031
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	12,011,425	51,087,026	46,181,211	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	7.50%	0.4680
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	9,746,741	45,888,705	40,980,008	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	7.50%	0.4353
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	7,861,666	40,985,423	36,155,921	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	7.50%	0.4049
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	6,303,063	36,406,606	31,729,257	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	7.50%	0.3767
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	5,023,102	32,166,986	27,672,067	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	7.50%	0.3504
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	3,979,110	28,271,021	24,002,719	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	7.50%	0.3260
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	3,133,369	24,721,076	20,722,700	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	7.50%	0.3032
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	2,452,855	21,515,232	17,822,575	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	7.50%	0.2821
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	1,908,944	18,642,941	15,260,967	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	7.50%	0.2624
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	1,477,078	16,083,367	12,994,918	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	7.50%	0.2441
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,136,403	13,810,774	11,001,418	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	7.50%	0.2271
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	869,381	11,800,057	9,254,865	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	7.50%	0.2112
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	661,403	10,026,730	7,726,400	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	7.50%	0.1965
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	500,415	8,468,689	6,400,567	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	7.50%	0.1828
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	376,559	7,107,579	5,261,667	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	7.50%	0.1700
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	281,839	5,927,611	4,295,048	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	7.50%	0.1582
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	209,826	4,915,423	3,493,790	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	7.50%	0.1471
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	155,391	4,058,965	2,842,960	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	7.50%	0.1369
	2041	899,167	26,250,088	18,138,930	2017.3%	434	114,472	3,341,870	2,309,247	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	7.50%	0.1273
	2042	708,293	23,163,063	15,735,081	2221.5%	348	83,881	2,743,129	1,863,457	2221.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	7.50%	0.1184
	2043	554,921	20,362,670	13,570,326	2445.5%	277	61,133	2,243,244	1,494,969	2445.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	7.50%	0.1102
	2044	432,337	17,824,934	11,629,435	2689.9%	219	44,305	1,826,675	1,191,769	2689.9%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	7.50%	0.1025
	2045	334,880	15,527,833	9,891,630	2953.8%	172	31,924	1,480,252	942,959	2953.8%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	7.50%	0.0953
	2046	257,814	13,451,472	8,338,096	3234.2%	135	22,862	1,192,851	739,407	3234.2%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	7.50%	0.0887
	2047	197,212	11,577,393	6,952,783	3525.5%	104	16,268	955,034	573,544	3525.5%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	7.50%	0.0825
	2048	149,838	9,894,134	5,741,583	3831.9%	80	11,498	759,237	440,587	3831.9%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	7.50%	0.0767
	2049	113,038	8,394,264	4,698,653	4156.7%	61	8,069	599,203	335,401	4156.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	7.50%	0.0714
	2050	84,649	7,067,682	3,800,392	4489.6%	46	5,621	469,310	252,354	4489.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	7.50%	0.0664
	2051	62,910	5,904,087	3,043,073	4837.2%	34	3,886	364,693	187,969	4837.2%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	7.50%	0.0618
	2052	46,397	4,893,477	2,409,468	5193.2%	26	2,666	281,179	138,448	5193.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	7.50%	0.0575
	Past	1,089,221,593	552,461,865	657,873,575	60.4%	540,028	2,071,292,763	763,594,111	997,891,367	48.2%									
	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	217,768	434,051,587	1,235,741,622	1,124,884,697	259.2%									
	Lifetime	1,756,622,264	3,137,322,253	2,900,139,826	165.1%	757,796	2,505,344,350	1,999,335,733	2,122,776,063	84.7%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 28.7% 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
	1993	117	0	0	0.0%	1	479	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	1,419,892	0	0	0.0%	3,349	5,411,429	0	0	0.0%				0.0095		0.9905		7.50%	3.8112
	1995	13,152,045	106,301	534,436	4.1%	14,880	46,627,422	376,865	1,894,714	4.1%				0.0207		0.9793		7.50%	3.5453
	1996	37,034,766	529,856	1,719,950	4.6%	35,114	122,137,566	1,747,421	5,672,251	4.6%				0.0272		0.9728		7.50%	3.2979
	1997	57,327,246	1,521,575	8,898,561	15.5%	35,612	175,870,206	4,667,933	27,299,266	15.5%				0.0396		0.9604		7.50%	3.0678
	1998	59,124,071	2,836,739	7,888,234	13.3%	36,392	168,727,962	8,095,472	22,511,402	13.3%				0.0305		0.9695		7.50%	2.8538
Historical	1999	59,377,893	4,787,551	11,851,573	20.0%	35,400	157,630,064	12,709,478	31,462,285	20.0%				0.0292		0.9708		7.50%	2.6547
Experience	2000	58,204,912	6,566,426	16,164,987	27.8%	34,602	143,735,961	16,215,667	39,919,140	27.8%				0.0225		0.9775		7.50%	2.4695
	2001	57,586,942	10,158,913	21,002,978	36.5%	33,840	132,288,275	23,336,977	48,247,877	36.5%				0.0220		0.9780		7.50%	2.2972
	2002	56,932,492	15,474,841	23,816,251	41.8%	33,092	121,660,352	33,068,544	50,893,495	41.8%				0.0221		0.9779		7.50%	2.1369
	2003	56,044,944	18,024,209	27,666,614	49.4%	32,357	111,408,122	35,829,161	54,996,674	49.4%				0.0222		0.9778		7.50%	1.9878
	2004	63,263,529	20,934,196	35,011,490	55.3%	31,344	116,983,702	38,710,451	64,741,468	55.3%				0.0313		0.9687		7.50%	1.8491
	2005	72,440,418	22,771,163	37,018,349	51.1%	30,249	124,607,570	39,169,559	63,676,696	51.1%				0.0349		0.9651		7.50%	1.7201
	2006	70,334,953	20,534,410	41,461,707	58.9%	29,273	112,545,004	32,857,707	66,344,084	58.9%				0.0323		0.9677		7.50%	1.6001
	2007	69,143,167	15,011,653	48,897,443	70.7%	28,348	102,919,063	22,344,728	72,783,461	70.7%				0.0316		0.9684		7.50%	1.4885
	2008	67,751,293	65,442,252	62,924,327	92.9%	27,394	93,811,413	90,614,213	87,127,784	92.9%				0.0337		0.9663		7.50%	1.3846
	2009	66,186,623	86,710,105	67,490,628	102.0%	26,378	85,251,071	111,686,154	86,930,684	102.0%				0.0371		0.9629		7.50%	1.2880
	2010	71,346,710	95,784,592	76,797,764	107.6%	25,310	85,486,023	114,766,943	92,017,353	107.6%				0.0405		0.9595		7.50%	1.1982
	2011	77,471,434	77,728,272	82,708,203	106.8%	24,032	86,348,399	86,634,667	92,185,217	106.8%				0.0505		0.9495		7.50%	1.1146
	2012	75,078,147	87,538,811	86,020,079	114.6%	23,061	77,842,679	90,762,171	89,187,516	114.6%				0.0404		0.9596		7.50%	1.0368
	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,230,041	96,229,660	103,818,212	147.8%	1.0000	1.2902	1.0000	0.0598	0.0000	0.9402	0.9699	7.50%	0.9645
Projected	2014	73,828,131	120,275,965	110,550,620	149.7%	20,073	66,238,300	107,911,109	99,185,568	149.7%	1.1180	1.1211	1.0041	0.0648	0.0100	0.9258	0.9123	7.50%	0.8972
Future	2015	76,838,100	124,984,146	111,169,832	144.7%	18,660	64,129,146	104,311,878	92,782,440	144.7%	1.1512	1.1081	1.0098	0.0704	0.0000	0.9296	0.8987	7.50%	0.8346
Experience	2016	70,227,490	122,429,257	111,706,925	159.1%	17,236	54,522,721	95,050,759	86,726,230	159.1%	1.0000	1.0888	1.0098	0.0763	0.0000	0.9237	0.9140	7.50%	0.7764
	2017	63,772,890	120,015,101	111,286,907	174.5%	15,846	46,057,250	86,675,790	80,372,224	174.5%	1.0000	1.0865	1.0098	0.0807	0.0000	0.9193	0.9081	7.50%	0.7222
	2018	57,590,311	117,280,721	110,177,800	191.3%	14,496	38,690,369	78,791,628	74,019,738	191.3%	1.0000	1.0857	1.0098	0.0852	0.0000	0.9148	0.9031	7.50%	0.6718
	2019	51,717,857	115,687,861	108,428,690	209.7%	13,197	32,321,053	72,299,080	67,762,464	209.7%	1.0000	1.0853	1.0098	0.0896	0.0000	0.9104	0.8980	7.50%	0.6249
	2020	46,183,979	113,954,894	106,098,958	229.7%	11,955	26,848,985	66,247,501	61,680,465	229.7%	1.0000	1.0852	1.0098	0.0941	0.0000	0.9059	0.8930	7.50%	0.5813
	2021	41,006,581	111,824,326	103,216,555	251.7%	10,775	22,175,918	60,473,394	55,818,404	251.7%	1.0000	1.0851	1.0098	0.0988	0.0000	0.9012	0.8879	7.50%	0.5408
	2022	36,198,027	109,185,332	99,781,565	275.7%	9,660	18,209,771	54,926,748	50,196,092	275.7%	1.0000	1.0845	1.0098	0.1034	0.0000	0.8966	0.8827	7.50%	0.5031
	2023	31,765,121	106,028,680	95,821,956	301.7%	8,615	14,864,888	49,617,454	44,841,090	301.7%	1.0000	1.0837	1.0098	0.1082	0.0000	0.8918	0.8775	7.50%	0.4680
	2024	27,709,195	102,375,232	91,407,162	329.9%	7,642	12,062,201	44,565,374	39,790,820	329.9%	1.0000	1.0830	1.0098	0.1129	0.0000	0.8871	0.8723	7.50%	0.4353
	2025	24,026,333	98,289,061	86,695,403	360.8%	6,742	9,729,302	39,801,495	35,106,721	360.8%	1.0000	1.0833	1.0098	0.1177	0.0000	0.8823	0.8671	7.50%	0.4049
	2026	20,707,755	93,853,251	81,787,138	395.0%	5,916	7,800,434	35,353,715	30,808,513	395.0%	1.0000	1.0840	1.0098	0.1225	0.0000	0.8775	0.8619	7.50%	0.3767
	2027	17,740,335	89,140,944	76,678,777	432.2%	5,163	6,216,402	31,235,934	26,869,058	432.2%	1.0000	1.0838	1.0098	0.1273	0.0000	0.8727	0.8567	7.50%	0.3504
	2028	15,107,209	84,218,713	71,499,413	473.3%	4,481	4,924,397	27,452,216	23,306,190	473.3%	1.0000	1.0844	1.0098	0.1321	0.0000	0.8679	0.8516	7.50%	0.3260
	2029	12,788,461	79,165,631	66,358,543	518.9%	3,868	3,877,739	24,004,740	20,121,353	518.9%	1.0000	1.0858	1.0098	0.1368	0.0000	0.8632	0.8465	7.50%	0.3032
	2030	10,761,855	74,066,015	61,352,098	570.1%	3,321	3,035,561	20,891,559	17,305,386	570.1%	1.0000	1.0880	1.0098	0.1415	0.0000	0.8585	0.8415	7.50%	0.2821
	2031	9,003,614	68,990,907	56,474,120	627.2%	2,835	2,362,437	18,102,363	14,818,112	627.2%	1.0000	1.0896	1.0098	0.1462	0.0000	0.8538	0.8366	7.50%	0.2624
	2032	7,489,203	63,982,298	51,695,107	690.3%	2,407	1,827,976	15,616,898	12,617,822	690.3%	1.0000	1.0898	1.0098	0.1509	0.0000	0.8491	0.8318	7.50%	0.2441
	2033	6,194,026	59,061,862	47,047,117	759.6%	2,033	1,406,370	13,410,149	10,682,170	759.6%	1.0000	1.0897	1.0098	0.1556	0.0000	0.8444	0.8271	7.50%	0.2271
	2034	5,094,001	54,247,549	42,546,408	835.2%	1,707	1,075,913	11,457,718	8,986,300	835.2%	1.0000	1.0890	1.0098	0.1602	0.0000	0.8398	0.8224	7.50%	0.2112
	2035	4,166,042	49,552,177	38,183,741	916.5%	1,426	818,527	9,735,815	7,502,189	916.5%	1.0000	1.0867	1.0098	0.1649	0.0000	0.8351	0.8178	7.50%	0.1965
	2036	3,388,415	44,991,178	34,003,857	1003.5%	1,184	619,295	8,222,965	6,214,830	1003.5%	1.0000	1.0843	1.0098	0.1695	0.0000	0.8305	0.8133	7.50%	0.1828
	2037	2,740,991	40,592,042	30,049,797	1096.3%	978	466,015	6,901,342	5,108,980	1096.3%	1.0000	1.0819	1.0098	0.1742	0.0000	0.8258	0.8089	7.50%	0.1700
	2038	2,205,386	36,392,094	26,369,063	1195.7%	803	348,794	5,755,608	4,170,411	1195.7%	1.0000	1.0801	1.0098	0.1789	0.0000	0.8211	0.8046	7.50%	0.1582
	2039	1,765,027	32,441,168	23,058,544	1306.4%	656	259,673	4,772,788	3,392,404	1306.4%	1.0000	1.0821	1.0098	0.1836	0.0000	0.8164	0.8003	7.50%	0.1471
	2040	1,405,157	28,797,784	20,170,393	1435.5%	532	192,306	3,941,180	2,760,461	1435.5%	1.0000	1.0881	1.0098	0.1883	0.0000	0.8117	0.7961	7.50%	0.1369
	2041	1,112,775	25,488,346	17,612,560	1582.8%	429	141,666	3,244,893	2,242,236	1582.8%	1.0000	1.0920	1.0098	0.1932	0.0000	0.8068	0.7919	7.50%	0.1273
	2042	876,557	22,490,900	15,278,468	1743.0%	344	103,808	2,663,527	1,809,381	1743.0%	1.0000	1.0906	1.0098	0.1981	0.0000	0.8019	0.7877	7.50%	0.1184
	2043	686,750	19,771,771	13,176,532	1918.7%	274	75,655	2,178,148	1,451,587	1918.7%	1.0000	1.0901	1.0098	0.2032	0.0000	0.7968	0.7835	7.50%	0.1102
	2044	535,045	17,307,676	11,291,964	2110.5%	217	54,831	1,773,667	1,157,185	2110.5%	1.0000	1.0893	1.0098	0.2085	0.0000	0.7915	0.7791	7.50%	0.1025
	2045	414,434	15,077,235	9,604,587	2317.5%	171	39,508	1,437,297	915,595	2317.5%	1.0000	1.0875	1.0098	0.2139	0.0000	0.7861	0.7746	7.50%	0.0953
	2046	319,061	13,061,127	8,096,135	2537.5%	133	28,294	1,158,236	717,950	2537.5%	1.0000	1.0843	1.0098	0.2196	0.0000	0.7804	0.7699	7.50%	0.0887
	2047	244,062	11,241,432	6,751,022	2766.1%	103	20,133	927,320	556,900	2766.1%	1.0000	1.0795	1.0098	0.2256	0.0000	0.7744	0.7649	7.50%	0.0825
	2048	185,434	9,607,018	5,574,970	3006.4%	79	14,229	737,205	427,801	3006.4%	1.0000	1.0764	1.0098	0.2318	0.0000	0.7682	0.7598	7.50%	0.0767
	2049	139,892	8,150,673	4,562,304	3261.3%	60	9,986	581,814	325,668	3261.3%	1.0000	1.0743	1.0098	0.2381	0.0000	0.7619	0.7544	7.50%	0.0714
	2050	104,758	6,862,586	3,690,109	3522.5%	46	6,956	455,691	245,031	3522.5%	1.0000	1.0696	1.0098	0.2447	0.0000	0.7553	0.7488	7.50%	0.0664
	2051	77,855	5,732,758	2,954,767	3795.2%	34	4,809	354,110	182,515	3795.2%	1.0000	1.0670	1.0098	0.2513	0.0000	0.7487	0.7432	7.50%	0.0618
	2052	57,419	4,751,475	2,339,548	4074.5%	25	3,299	273,020	134,430	4074.5%	1.0000	1.0632	1.0098	0.2581	0.0000	0.7419	0.7375	7.50%	0.0575
	Past	1,089,221,593	552,461,865	657,873,575	60.4%	540,028	2,071,292,763	763,594,111	997,891,367	48.2%									
	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	215,807	511,814,960	1,209,541,791	1,096,930,928	214.3%									
	Lifetime	1,888,213,182	3,073,602,088	2,840,064,045	150.4%	755,835	2,583,107,723	1,973,135,902	2,094,822,295	81.1%									

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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	45,840	0	0	0.0%	89	174,705	0	0	0.0%				0.0000		1.0000		7.50%	3.8112
	1995	400,019	0	0	0.0%	396	1,418,172	0	0	0.0%				0.0100		0.9900		7.50%	3.5453
	1996	923,209	5,982	9,077	1.0%	848	3,044,665	19,729	29,935	1.0%				0.0185		0.9815		7.50%	3.2979
	1997	1,348,656	5,082	1,878	0.1%	826	4,137,447	15,592	5,761	0.1%				0.0328		0.9672		7.50%	3.0678
	1998	1,316,741	33,652	251,294	19.1%	806	3,757,708	96,035	717,141	19.1%				0.0242		0.9758		7.50%	2.8538
Historical	1999	1,292,510	81,425	485,735	37.6%	792	3,431,217	216,159	1,289,476	37.6%				0.0174		0.9826		7.50%	2.6547
Experience	2000	1,277,230	92,568	278,658	21.8%	780	3,154,095	228,595	688,142	21.8%				0.0152		0.9848		7.50%	2.4695
	2001	1,257,728	240,030	620,449	49.3%	766	2,889,243	551,396	1,425,292	49.3%				0.0179		0.9821		7.50%	2.2972
	2002	1,235,797	436,805	450,639	36.5%	753	2,640,803	933,420	962,980	36.5%				0.0170		0.9830		7.50%	2.1369
	2003	1,214,614	526,616	231,068	19.0%	743	2,414,452	1,046,826	459,325	19.0%				0.0133		0.9867		7.50%	1.9878
	2004	1,194,919	498,872	636,341	53.3%	730	2,209,583	922,488	1,176,689	53.3%				0.0175		0.9825		7.50%	1.8491
	2005	1,197,409	447,683	893,487	74.6%	710	2,059,709	770,077	1,536,921	74.6%				0.0274		0.9726		7.50%	1.7201
	2006	1,422,987	489,069	327,844	23.0%	687	2,276,962	782,573	524,592	23.0%				0.0324		0.9676		7.50%	1.6001
	2007	1,451,750	285,709	809,260	55.7%	666	2,160,918	425,275	1,204,578	55.7%				0.0306		0.9694		7.50%	1.4885
	2008	1,421,142	1,456,517	634,097	44.6%	647	1,967,775	2,016,757	877,998	44.6%				0.0285		0.9715		7.50%	1.3846
	2009	1,377,794	1,388,961	1,917,819	139.2%	626	1,774,655	1,789,038	2,470,229	139.2%				0.0325		0.9675		7.50%	1.2880
	2010	1,347,863	1,208,935	1,931,608	143.3%	609	1,614,979	1,448,519	2,314,409	143.3%				0.0272		0.9728		7.50%	1.1982
	2011	1,356,259	1,056,555	2,073,894	152.9%	590	1,511,664	1,177,619	2,311,529	152.9%				0.0312		0.9688		7.50%	1.1146
	2012	1,561,013	1,635,100	1,628,424	104.3%	573	1,618,492	1,695,308	1,688,385	104.3%				0.0288		0.9712		7.50%	1.0368
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,462,387	2,169,446	2,360,035	161.4%	1.0000	1.5470	1.0000	0.0553	0.0000	0.9447	0.9713	7.50%	0.9645
Projected	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,268,471	2,447,036	2,306,250	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	7.50%	0.8972
Future	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,093,608	2,403,878	2,229,862	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	7.50%	0.8346
Experience	2016	1,206,853	2,859,367	2,740,371	227.1%	442	936,968	2,219,935	2,127,550	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	7.50%	0.7764
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	798,060	2,081,557	2,010,307	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	7.50%	0.7222
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	676,411	1,941,080	1,883,843	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	7.50%	0.6718
	2019	912,721	2,901,308	2,805,409	307.4%	346	570,404	1,813,171	1,753,239	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	7.50%	0.6249
	2020	823,091	2,908,033	2,791,155	339.1%	316	478,502	1,690,580	1,622,634	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	7.50%	0.5813
	2021	738,286	2,903,881	2,768,040	374.9%	287	399,257	1,570,388	1,496,926	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	7.50%	0.5408
	2022	658,588	2,886,497	2,726,765	414.0%	260	331,309	1,452,080	1,371,726	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	7.50%	0.5031
	2023	584,210	2,854,105	2,666,520	456.4%	234	273,388	1,335,614	1,247,832	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	7.50%	0.4680
	2024	515,289	2,807,399	2,597,164	504.0%	209	224,312	1,222,100	1,130,582	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	7.50%	0.4353
	2025	451,886	2,749,319	2,520,309	557.7%	186	182,988	1,113,318	1,020,582	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	7.50%	0.4049
	2026	393,984	2,679,810	2,427,884	616.2%	165	148,410	1,009,462	914,563	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	7.50%	0.3767
	2027	341,494	2,596,005	2,311,148	676.8%	145	119,663	909,668	809,851	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	7.50%	0.3504
	2028	294,260	2,497,443	2,184,292	742.3%	127	95,918	814,075	711,999	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	7.50%	0.3260
	2029	252,067	2,385,853	2,048,156	812.5%	111	76,432	723,442	621,045	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	7.50%	0.3032
	2030	214,654	2,262,661	1,906,191	888.0%	96	60,547	638,221	537,673	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	7.50%	0.2821
	2031	181,720	2,130,137	1,761,291	969.2%	83	47,681	558,922	462,141	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	7.50%	0.2624
	2032	152,938	1,991,838	1,621,197	1060.0%	71	37,329	486,171	395,704	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	7.50%	0.2441
	2033	127,963	1,853,184	1,492,767	1166.6%	61	29,054	420,770	338,937	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	7.50%	0.2271
	2034	106,440	1,717,253	1,370,978	1288.0%	51	22,481	362,704	289,567	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	7.50%	0.2112
	2035	88,019	1,584,798	1,249,337	1419.4%	43	17,294	311,375	245,465	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	7.50%	0.1965
	2036	72,358	1,455,976	1,131,038	1563.1%	36	13,225	266,106	206,718	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	7.50%	0.1828
	2037	59,130	1,330,319	1,011,691	1711.0%	30	10,053	226,177	172,005	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	7.50%	0.1700
	2038	48,030	1,206,896	893,482	1860.3%	25	7,596	190,877	141,309	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	7.50%	0.1582
	2039	38,777	1,086,720	783,560	2020.7%	20	5,705	159,880	115,278	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	7.50%	0.1471
	2040	31,114	972,017	685,940	2204.6%	16	4,258	133,027	93,876	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	7.50%	0.1369
	2041	24,811	865,364	602,750	2429.4%	13	3,159	110,168	76,735	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	7.50%	0.1273
	2042	19,660	767,761	528,604	2688.8%	11	2,328	90,924	62,601	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	7.50%	0.1184
	2043	15,479	679,087	461,973	2984.6%	8	1,705	74,811	50,893	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	7.50%	0.1102
	2044	12,107	598,946	401,826	3319.0%	7	1,241	61,379	41,179	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	7.50%	0.1025
	2045	9,405	526,233	345,264	3671.1%	5	897	50,165	32,914	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	7.50%	0.0953
	2046	7,252	459,854	292,681	4035.6%	4	643	40,779	25,954	4035.6%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	7.50%	0.0887
	2047	5,548	398,800	244,158	4400.9%	3	458	32,898	20,141	4400.9%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	7.50%	0.0825
	2048	4,206	342,933	201,753	4796.3%	2	323	26,315	15,482	4796.3%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	7.50%	0.0767
	2049	3,158	292,158	164,213	5200.3%	2	225	20,855	11,722	5200.3%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	7.50%	0.0714
	2050	2,345	246,311	131,134	5593.2%	1	156	16,356	8,708	5593.2%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	7.50%	0.0664
	2051	1,720	205,456	103,685	6028.6%	1	106	12,691	6,405	6028.6%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	7.50%	0.0618
	2052	1,246	169,566	80,606	6471.0%	1	72	9,743	4,632	6471.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	7.50%	0.0575
	Past	22,643,478	9,889,562	13,181,570	58.2%	12,637	44,257,246	14,135,406	19,683,381	44.5%									
	Future	14,753,056	69,801,813	61,330,192	415.7%	5,732	9,403,026	31,218,146	28,974,863	308.1%									
	Lifetime	37,396,534	79,691,375	74,511,762	199.2%	18,369	53,660,272	45,353,552	48,658,244	90.7%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 28.7% 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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	45,840	0	0	0.0%	89	174,705	0	0	0.0%				0.0000		1.0000		7.50%	3.8112
	1995	400,019	0	0	0.0%	396	1,418,172	0	0	0.0%				0.0100		0.9900		7.50%	3.5453
	1996	923,209	5,982	9,077	1.0%	848	3,044,665	19,729	29,935	1.0%				0.0185		0.9815		7.50%	3.2979
	1997	1,348,656	5,082	1,878	0.1%	826	4,137,447	15,592	5,761	0.1%				0.0328		0.9672		7.50%	3.0678
	1998	1,316,741	33,652	251,294	19.1%	806	3,757,708	96,035	717,141	19.1%				0.0242		0.9758		7.50%	2.8538
Historical	1999	1,292,510	81,425	485,735	37.6%	792	3,431,217	216,159	1,289,476	37.6%				0.0174		0.9826		7.50%	2.6547
Experience	2000	1,277,230	92,568	278,658	21.8%	780	3,154,095	228,595	688,142	21.8%				0.0152		0.9848		7.50%	2.4695
	2001	1,257,728	240,030	620,449	49.3%	766	2,889,243	551,396	1,425,292	49.3%				0.0179		0.9821		7.50%	2.2972
	2002	1,235,797	436,805	450,639	36.5%	753	2,640,803	933,420	962,980	36.5%				0.0170		0.9830		7.50%	2.1369
	2003	1,214,614	526,616	231,068	19.0%	743	2,414,452	1,046,826	459,325	19.0%				0.0133		0.9867		7.50%	1.9878
	2004	1,194,919	498,872	636,341	53.3%	730	2,209,583	922,488	1,176,689	53.3%				0.0175		0.9825		7.50%	1.8491
	2005	1,197,409	447,683	893,487	74.6%	710	2,059,709	770,077	1,536,921	74.6%				0.0274		0.9726		7.50%	1.7201
	2006	1,422,987	489,069	327,844	23.0%	687	2,276,962	782,573	524,592	23.0%				0.0324		0.9676		7.50%	1.6001
	2007	1,451,750	285,709	809,260	55.7%	666	2,160,918	425,275	1,204,578	55.7%				0.0306		0.9694		7.50%	1.4885
	2008	1,421,142	1,456,517	634,097	44.6%	647	1,967,775	2,016,757	877,998	44.6%				0.0285		0.9715		7.50%	1.3846
	2009	1,377,794	1,388,961	1,917,819	139.2%	626	1,774,655	1,789,038	2,470,229	139.2%				0.0325		0.9675		7.50%	1.2880
	2010	1,347,863	1,208,935	1,931,608	143.3%	609	1,614,979	1,448,519	2,314,409	143.3%				0.0272		0.9728		7.50%	1.1982
	2011	1,356,259	1,056,555	2,073,894	152.9%	590	1,511,664	1,177,619	2,311,529	152.9%				0.0312		0.9688		7.50%	1.1146
	2012	1,561,013	1,635,100	1,628,424	104.3%	573	1,618,492	1,695,308	1,688,385	104.3%				0.0288		0.9712		7.50%	1.0368
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,462,387	2,169,446	2,360,035	161.4%	1.0000	1.5470	1.0000	0.0553	0.0000	0.9447	0.9713	7.50%	0.9645
Projected	2014	1,544,653	2,719,941	2,538,683	164.4%	504	1,385,857	2,440,320	2,277,696	164.4%	1.1154	1.1249	1.0042	0.0600	0.0100	0.9306	0.9185	7.50%	0.8972
Future	2015	1,621,623	2,850,912	2,594,239	160.0%	471	1,353,408	2,379,374	2,165,154	160.0%	1.1539	1.1185	1.0098	0.0652	0.0000	0.9348	0.9047	7.50%	0.8346
Experience	2016	1,493,556	2,806,842	2,660,849	178.2%	438	1,159,557	2,179,156	2,065,811	178.2%	1.0000	1.1028	1.0098	0.0706	0.0000	0.9294	0.9210	7.50%	0.7764
	2017	1,367,541	2,815,019	2,702,784	197.6%	405	987,649	2,033,028	1,951,971	197.6%	1.0000	1.0986	1.0098	0.0745	0.0000	0.9255	0.9156	7.50%	0.7222
	2018	1,246,018	2,813,688	2,722,714	218.5%	373	837,101	1,890,294	1,829,176	218.5%	1.0000	1.0949	1.0098	0.0785	0.0000	0.9215	0.9111	7.50%	0.6718
	2019	1,129,549	2,821,379	2,723,999	241.2%	342	705,911	1,763,220	1,702,362	241.2%	1.0000	1.0930	1.0098	0.0826	0.0000	0.9174	0.9065	7.50%	0.6249
	2020	1,018,626	2,826,065	2,710,159	266.1%	313	592,177	1,642,928	1,575,547	266.1%	1.0000	1.0926	1.0098	0.0868	0.0000	0.9132	0.9018	7.50%	0.5813
	2021	913,675	2,821,219	2,687,715	294.2%	284	494,105	1,525,685	1,453,487	294.2%	1.0000	1.0949	1.0098	0.0911	0.0000	0.9089	0.8970	7.50%	0.5408
	2022	815,044	2,803,816	2,647,638	324.8%	257	410,016	1,410,487	1,331,920	324.8%	1.0000	1.0936	1.0098	0.0956	0.0000	0.9044	0.8921	7.50%	0.5031
	2023	722,996	2,772,025	2,589,141	358.1%	231	338,335	1,297,204	1,211,621	358.1%	1.0000	1.0917	1.0098	0.1001	0.0000	0.8999	0.8871	7.50%	0.4680
	2024	637,702	2,726,449	2,521,798	395.5%	207	277,601	1,186,861	1,097,774	395.5%	1.0000	1.0936	1.0098	0.1047	0.0000	0.8953	0.8820	7.50%	0.4353
	2025	559,237	2,669,903	2,447,173	437.6%	184	226,459	1,081,159	990,966	437.6%	1.0000	1.0959	1.0098	0.1093	0.0000	0.8907	0.8770	7.50%	0.4049
	2026	487,580	2,602,307	2,357,430	483.5%	163	183,667	980,267	888,023	483.5%	1.0000	1.0942	1.0098	0.1140	0.0000	0.8860	0.8719	7.50%	0.3767
	2027	422,620	2,520,861	2,244,081	531.0%	144	148,091	883,337	786,350	531.0%	1.0000	1.0876	1.0098	0.1188	0.0000	0.8812	0.8668	7.50%	0.3504
	2028	364,165	2,425,106	2,120,907	582.4%	126	118,704	790,496	691,338	582.4%	1.0000	1.0862	1.0098	0.1236	0.0000	0.8764	0.8617	7.50%	0.3260
	2029	311,949	2,316,715	1,988,721	637.5%	110	94,590	702,478	603,024	637.5%	1.0000	1.0840	1.0098	0.1284	0.0000	0.8716	0.8566	7.50%	0.3032
	2030	265,648	2,197,069	1,850,875	696.7%	95	74,930	619,720	522,070	696.7%	1.0000	1.0823	1.0098	0.1333	0.0000	0.8667	0.8516	7.50%	0.2821
	2031	224,890	2,068,369	1,710,180	760.5%	82	59,008	542,715	448,730	760.5%	1.0000	1.0809	1.0098	0.1382	0.0000	0.8618	0.8466	7.50%	0.2624
	2032	189,271	1,934,068	1,574,152	831.7%	70	46,197	472,070	384,221	831.7%	1.0000	1.0831	1.0098	0.1432	0.0000	0.8568	0.8416	7.50%	0.2441
	2033	158,362	1,799,426	1,449,449	915.3%	60	35,956	408,564	329,101	915.3%	1.0000	1.0898	1.0098	0.1482	0.0000	0.8518	0.8367	7.50%	0.2271
	2034	131,727	1,667,432	1,331,194	1010.6%	51	27,822	352,181	281,164	1010.6%	1.0000	1.0934	1.0098	0.1534	0.0000	0.8466	0.8318	7.50%	0.2112
	2035	108,929	1,538,816	1,213,083	1113.6%	43	21,402	302,340	238,342	1113.6%	1.0000	1.0913	1.0098	0.1586	0.0000	0.8414	0.8269	7.50%	0.1965
	2036	89,548	1,413,730	1,098,217	1226.4%	36	16,366	258,385	200,719	1226.4%	1.0000	1.0906	1.0098	0.1640	0.0000	0.8360	0.8221	7.50%	0.1828
	2037	73,177	1,291,718	982,333	1342.4%	30	12,441	219,614	167,013	1342.4%	1.0000	1.0840	1.0098	0.1695	0.0000	0.8305	0.8172	7.50%	0.1700
	2038	59,440	1,171,875	867,554	1459.5%	24	9,401	185,338	137,208	1459.5%	1.0000	1.0767	1.0098	0.1751	0.0000	0.8249	0.8123	7.50%	0.1582
	2039	47,989	1,055,186	760,822	1585.4%	20	7,060	155,240	111,933	1585.4%	1.0000	1.0757	1.0098	0.1809	0.0000	0.8191	0.8073	7.50%	0.1471
	2040	38,506	943,810	666,035	1729.7%	16	5,270	129,167	91,152	1729.7%	1.0000	1.0805	1.0098	0.1868	0.0000	0.8132	0.8024	7.50%	0.1369
	2041	30,705	840,252	585,259	1906.1%	13	3,909	106,972	74,509	1906.1%	1.0000	1.0913	1.0098	0.1928	0.0000	0.8072	0.7974	7.50%	0.1273
	2042	24,330	745,481	513,265	2109.6%	11	2,881	88,285	60,784	2109.6%	1.0000	1.0960	1.0098	0.1990	0.0000	0.8010	0.7924	7.50%	0.1184
	2043	19,156	659,381	448,568	2341.7%	8	2,110	72,640	49,416	2341.7%	1.0000	1.0993	1.0098	0.2053	0.0000	0.7947	0.7873	7.50%	0.1102
	2044	14,983	581,565	390,165	2604.0%	7	1,535	59,598	39,984	2604.0%	1.0000	1.1013	1.0098	0.2117	0.0000	0.7883	0.7822	7.50%	0.1025
	2045	11,639	510,963	335,245	2880.4%	5	1,110	48,710	31,959	2880.4%	1.0000	1.0954	1.0098	0.2185	0.0000	0.7815	0.7768	7.50%	0.0953
	2046	8,975	446,509	284,188	3166.3%	4	796	39,596	25,201	3166.3%	1.0000	1.0887	1.0098	0.2256	0.0000	0.7744	0.7711	7.50%	0.0887
	2047	6,866	387,227	237,073	3452.9%	3	566	31,943	19,556	3452.9%	1.0000	1.0799	1.0098	0.2331	0.0000	0.7669	0.7650	7.50%	0.0825
	2048	5,206	332,982	195,898	3763.1%	2	399	25,552	15,032	3763.1%	1.0000	1.0793	1.0098	0.2413	0.0000	0.7587	0.7582	7.50%	0.0767
	2049	3,908	283,680	159,448	4080.1%	2	279	20,250	11,382	4080.1%	1.0000	1.0737	1.0098	0.2501	0.0000	0.7499	0.7507	7.50%	0.0714
	2050	2,901	239,164	127,328	4388.4%	1	193	15,881	8,455	4388.4%	1.0000	1.0652	1.0098	0.2596	0.0000	0.7404	0.7425	7.50%	0.0664
	2051	2,128	199,494	100,676	4730.0%	1	131	12,323	6,219	4730.0%	1.0000	1.0674	1.0098	0.2695	0.0000	0.7305	0.7336	7.50%	0.0618
	2052	1,542	164,645	78,267	5077.1%	1	89	9,461	4,497	5077.1%	1.0000	1.0630	1.0098	0.2796	0.0000	0.7204	0.7243	7.50%	0.0575
	Past	22,643,478	9,889,562	13,181,570	58.2%	12,637	44,257,246	14,135,406	19,683,381	44.5%									
	Future	17,692,594	68,034,420	59,664,240	337.2%	5,681	11,105,468	30,532,285	28,240,904	254.3%									
	Lifetime	40,336,072	77,923,982	72,845,810	180.6%	18,318	55,362,715	44,667,691	47,924,285	86.6%									

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	117	0	204	174.5%
1994	1,419,892	0	475,768	33.5%
1995	13,152,045	534,436	3,477,455	30.5%
1996	37,034,766	1,719,950	15,042,583	45.3%
1997	57,327,246	8,898,561	32,174,962	71.6%
1998	59,124,071	7,888,234	38,316,382	78.1%
1999	59,377,893	11,851,573	40,067,187	87.4%
2000	58,204,912	16,164,987	40,833,354	97.9%
2001	57,586,942	21,002,978	40,620,070	107.0%
2002	56,932,492	23,816,251	40,176,075	112.4%
2003	56,044,944	27,666,614	40,715,512	122.0%
2004	63,263,529	35,011,490	38,522,800	116.2%
2005	72,440,418	37,018,349	37,110,133	102.3%
2006	70,334,953	41,461,707	36,798,793	111.3%
2007	69,143,167	48,897,443	36,598,322	123.7%
2008	67,751,293	62,924,327	35,925,351	145.9%
2009	66,186,623	67,490,628	33,765,323	153.0%
2010	71,346,710	76,797,764	31,344,937	151.6%
2011	77,471,434	82,708,203	24,085,981	137.8%
2012	75,078,147	86,020,079	28,241,723	152.2%
Total	1,089,221,593	657,873,575	594,292,916	115.0%

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	0	0	0	0.0%
1994	45,840	0	19,246	42.0%
1995	400,019	0	110,606	27.7%
1996	923,209	9,077	440,428	48.7%
1997	1,348,656	1,878	770,032	57.2%
1998	1,316,741	251,294	870,994	85.2%
1999	1,292,510	485,735	908,641	107.9%
2000	1,277,230	278,658	907,535	92.9%
2001	1,257,728	620,449	941,180	124.2%
2002	1,235,797	450,639	938,240	112.4%
2003	1,214,614	231,068	987,599	100.3%
2004	1,194,919	636,341	982,264	135.5%
2005	1,197,409	893,487	928,051	152.1%
2006	1,422,987	327,844	881,590	85.0%
2007	1,451,750	809,260	925,731	119.5%
2008	1,421,142	634,097	932,680	110.2%
2009	1,377,794	1,917,819	976,179	210.0%
2010	1,347,863	1,931,608	1,002,239	217.7%
2011	1,356,259	2,073,894	937,465	222.0%
2012	1,561,013	1,628,424	802,770	155.7%
Total	22,643,478	13,181,570	15,263,472	125.6%

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	0	0	0	0	
1995	534,436	534,436	0	0	
1996	1,719,950	1,719,470	0	480	
1997	8,898,561	8,845,472	0	53,089	
1998	7,888,234	7,868,984	0	19,251	
1999	11,851,573	11,809,422	0	42,151	
2000	16,164,987	16,054,744	0	110,243	
2001	21,002,978	20,878,875	0	124,102	
2002	23,816,251	23,376,747	0	439,504	
2003	27,666,614	27,303,730	0	362,884	
2004	35,011,490	34,080,605	0	930,885	
2005	37,018,349	35,087,125	0	1,931,224	
2006	41,461,707	38,938,201	0	2,523,506	
2007	48,897,443	44,218,094	0	4,679,349	
2008	62,924,327	52,870,855	0	10,053,472	
2009	67,490,628	48,865,601	0	18,625,027	
2010	76,797,764	43,512,547	1,442,505	31,842,711	
2011	82,708,203	27,745,788	6,189,352	48,773,062	
2012	86,020,079	7,230,642	32,552,069	46,237,368	594,292,916
Total	657,873,575	450,941,340	40,183,926	166,748,309	594,292,916

** 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:	1,124,884,697
2	Active Life Reserves at 12/31/2012:	594,292,916
3	Present Value of Future Premium:	434,051,587
	Anticipated Loss Ratio = (1 - 2) / 3:	**122.2%**

Nationwide Experience
With 28.7% Increase

1	Present Value of Future Claims:	1,096,930,928
2	Active Life Reserves at 12/31/2012:	594,292,916
3	Present Value of Future Premium:	511,814,960
	Anticipated Loss Ratio = (1 - 2) / 3:	**98.2%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	28,974,863
2	Active Life Reserves at 12/31/2012:	15,263,472
3	Present Value of Future Premium:	9,403,026
	Anticipated Loss Ratio = (1 - 2) / 3:	**145.8%**

Virginia-Specific Experience
With 28.7% Increase

1	Present Value of Future Claims:	28,240,904
2	Active Life Reserves at 12/31/2012:	15,263,472
3	Present Value of Future Premium:	11,105,468
	Anticipated Loss Ratio = (1 - 2) / 3:	**116.9%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 7.5%.

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	260	0	0	0.0%	1	1,067	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	3,159,577	0	0	0.0%	3,349	12,041,637	0	0	0.0%				0.0095		0.9905		7.50%	3.8112
	1995	29,266,233	106,301	534,436	1.8%	14,880	103,756,412	376,865	1,894,714	1.8%				0.0207		0.9793		7.50%	3.5453
	1996	82,410,612	529,856	1,719,950	2.1%	35,114	271,783,320	1,747,421	5,672,251	2.1%				0.0272		0.9728		7.50%	3.2979
	1997	127,565,905	1,521,575	8,898,561	7.0%	35,612	391,350,427	4,667,933	27,299,266	7.0%				0.0396		0.9604		7.50%	3.0678
	1998	131,564,242	2,836,739	7,888,234	6.0%	36,392	375,457,342	8,095,472	22,511,402	6.0%				0.0305		0.9695		7.50%	2.8538
	1999	132,129,054	4,787,551	11,851,573	9.0%	35,400	350,762,045	12,709,478	31,462,285	9.0%				0.0292		0.9708		7.50%	2.6547
	2000	129,518,908	6,566,426	16,164,987	12.5%	34,602	319,844,567	16,215,667	39,919,140	12.5%				0.0225		0.9775		7.50%	2.4695
	2001	128,143,788	10,158,913	21,002,978	16.4%	33,840	294,370,913	23,336,977	48,247,877	16.4%				0.0220		0.9780		7.50%	2.2972
	2002	126,687,491	15,474,841	23,816,251	18.8%	33,092	270,721,414	33,068,544	50,893,495	18.8%				0.0221		0.9779		7.50%	2.1369
	2003	124,712,499	18,024,209	27,666,614	22.2%	32,357	247,907,914	35,829,161	54,996,674	22.2%				0.0222		0.9778		7.50%	1.9878
	2004	122,233,282	20,934,196	35,011,490	28.6%	31,344	226,027,572	38,710,451	64,741,468	28.6%				0.0313		0.9687		7.50%	1.8491
	2005	118,092,369	22,771,163	37,018,349	31.3%	30,249	203,135,261	39,169,559	63,676,696	31.3%				0.0349		0.9651		7.50%	1.7201
	2006	114,660,042	20,534,410	41,461,707	36.2%	29,273	183,470,867	32,857,707	66,344,084	36.2%				0.0323		0.9677		7.50%	1.6001
	2007	112,717,192	15,011,653	48,897,443	43.4%	28,348	167,778,658	22,344,728	72,783,461	43.4%				0.0316		0.9684		7.50%	1.4885
	2008	110,448,159	65,442,252	62,924,327	57.0%	27,394	152,931,367	90,614,213	87,127,784	57.0%				0.0337		0.9663		7.50%	1.3846
	2009	107,897,434	86,710,105	67,490,628	62.6%	26,378	138,976,298	111,686,154	86,930,684	62.6%				0.0371		0.9629		7.50%	1.2880
	2010	104,612,031	95,784,592	76,797,764	73.4%	25,310	125,343,782	114,766,943	92,017,353	73.4%				0.0405		0.9595		7.50%	1.1982
	2011	98,455,641	77,728,272	82,708,203	84.0%	24,032	109,737,055	86,634,667	92,185,217	84.0%				0.0505		0.9495		7.50%	1.1146
	2012	94,069,456	87,538,811	86,020,079	91.4%	23,061	97,533,288	90,762,171	89,187,516	91.4%				0.0404		0.9596		7.50%	1.0368
Projected Future Experience	2013	90,548,732	99,773,035	107,641,013	118.9%	21,682	87,332,952	96,229,660	103,818,212	118.9%	1.0000	1.2902	1.0000	0.0598	0.0000	0.9402	0.9699	7.50%	0.9645
	2014	83,890,567	120,591,646	111,930,310	133.4%	20,276	75,266,277	108,194,336	100,423,420	133.4%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	7.50%	0.8972
	2015	77,208,427	126,247,293	114,492,255	148.3%	18,848	64,438,222	105,366,102	95,555,337	148.3%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	7.50%	0.8346
	2016	70,565,957	124,705,655	115,045,399	163.0%	17,411	54,785,498	96,818,092	89,318,132	163.0%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	7.50%	0.7764
	2017	64,080,248	122,889,637	114,612,829	178.9%	16,006	46,279,227	88,751,800	82,774,229	178.9%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	7.50%	0.7222
	2018	57,867,872	120,451,066	113,470,575	196.1%	14,643	38,876,840	80,921,532	76,231,893	196.1%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	7.50%	0.6718
	2019	51,967,115	118,973,829	111,669,191	214.9%	13,331	32,476,827	74,352,645	69,787,614	214.9%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	7.50%	0.6249
	2020	46,406,567	117,265,763	109,269,833	235.5%	12,076	26,978,386	68,172,269	63,523,848	235.5%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	7.50%	0.5813
	2021	41,204,216	115,103,973	106,301,286	258.0%	10,883	22,282,797	62,246,992	57,486,593	258.0%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	7.50%	0.5408
	2022	36,372,487	112,406,732	102,763,638	282.5%	9,758	18,297,535	56,547,305	51,696,252	282.5%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	7.50%	0.5031
	2023	31,918,216	109,169,041	98,685,692	309.2%	8,702	14,936,531	51,087,026	46,181,211	309.2%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	7.50%	0.4680
	2024	27,842,742	105,415,177	94,138,957	338.1%	7,719	12,120,336	45,888,705	40,980,008	338.1%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	7.50%	0.4353
	2025	24,142,131	101,212,750	89,286,383	369.8%	6,810	9,776,194	40,985,423	36,155,921	369.8%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	7.50%	0.4049
	2026	20,807,558	96,648,354	84,231,429	404.8%	5,976	7,838,029	36,406,606	31,729,257	404.8%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	7.50%	0.3767
	2027	17,825,836	91,797,976	78,970,400	443.0%	5,215	6,246,362	32,166,986	27,672,067	443.0%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	7.50%	0.3504
	2028	15,180,020	86,730,668	73,636,246	485.1%	4,526	4,948,130	28,271,021	24,002,719	485.1%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	7.50%	0.3260
	2029	12,850,096	81,528,047	68,341,735	531.8%	3,907	3,896,428	24,721,076	20,722,700	531.8%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	7.50%	0.3032
	2030	10,813,722	76,277,098	63,185,667	584.3%	3,354	3,050,191	21,515,232	17,822,575	584.3%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	7.50%	0.2821
	2031	9,047,008	71,051,135	58,161,906	642.9%	2,864	2,373,823	18,642,941	15,260,967	642.9%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	7.50%	0.2624
	2032	7,525,298	65,893,415	53,240,068	707.5%	2,432	1,836,786	16,083,367	12,994,918	707.5%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	7.50%	0.2441
	2033	6,223,878	60,826,317	48,453,168	778.5%	2,053	1,413,148	13,810,774	11,001,418	778.5%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	7.50%	0.2271
	2034	5,118,552	55,868,379	43,817,951	856.1%	1,724	1,081,098	11,800,057	9,254,865	856.1%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	7.50%	0.2112
	2035	4,186,121	51,032,842	39,324,901	939.4%	1,440	822,472	10,026,730	7,726,400	939.4%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	7.50%	0.1965
	2036	3,404,746	46,335,632	35,020,097	1028.6%	1,196	622,280	8,468,689	6,400,567	1028.6%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	7.50%	0.1828
	2037	2,754,201	41,805,083	30,947,866	1123.7%	988	468,261	7,107,579	5,261,667	1123.7%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	7.50%	0.1700
	2038	2,216,015	37,479,652	27,157,129	1225.5%	811	350,475	5,927,611	4,295,048	1225.5%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	7.50%	0.1582
	2039	1,773,534	33,410,673	23,747,672	1339.0%	662	260,925	4,915,423	3,493,790	1339.0%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	7.50%	0.1471
	2040	1,411,929	29,658,423	20,773,205	1471.3%	537	193,233	4,058,965	2,842,960	1471.3%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	7.50%	0.1369
	2041	1,118,138	26,250,088	18,138,930	1622.2%	434	142,349	3,341,870	2,309,247	1622.2%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	7.50%	0.1273
	2042	880,782	23,163,063	15,735,081	1786.5%	348	104,308	2,743,129	1,863,457	1786.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	7.50%	0.1184
	2043	690,060	20,362,670	13,570,326	1966.5%	277	76,020	2,243,244	1,494,969	1966.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	7.50%	0.1102
	2044	537,623	17,824,934	11,629,435	2163.1%	219	55,095	1,826,675	1,191,769	2163.1%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	7.50%	0.1025
	2045	416,432	15,527,833	9,891,630	2375.3%	172	39,698	1,480,252	942,959	2375.3%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	7.50%	0.0953
	2046	320,598	13,451,472	8,338,096	2600.8%	135	28,430	1,192,851	739,407	2600.8%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	7.50%	0.0887
	2047	245,239	11,577,393	6,952,783	2835.1%	104	20,230	955,034	573,544	2835.1%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	7.50%	0.0825
	2048	186,328	9,894,134	5,741,583	3081.4%	80	14,298	759,237	440,587	3081.4%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	7.50%	0.0767
	2049	140,566	8,394,264	4,698,653	3342.7%	61	10,034	599,203	335,401	3342.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	7.50%	0.0714
	2050	105,263	7,067,682	3,800,392	3610.4%	46	6,990	469,310	252,354	3610.4%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	7.50%	0.0664
	2051	78,230	5,904,087	3,043,073	3889.9%	34	4,832	364,693	187,969	3889.9%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	7.50%	0.0618
	2052	57,696	4,893,477	2,409,468	4176.2%	26	3,315	281,179	138,448	4176.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	7.50%	0.0575
	Past	1,998,344,176	552,461,865	657,873,575	32.9%	540,028	4,042,931,205	763,594,111	997,891,367	24.7%									
	Future	829,930,746	2,584,860,388	2,242,266,251	270.2%	217,768	539,754,863	1,235,741,622	1,124,884,697	208.4%									
	Lifetime	2,828,274,922	3,137,322,253	2,900,139,826	102.5%	757,796	4,582,686,068	1,999,335,733	2,122,776,063	46.3%									

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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1994	102,005	0	0	0.0%	89	388,758	0	0	0.0%				0.0000		1.0000		7.50%	3.8112
	1995	884,917	0	0	0.0%	396	3,137,260	0	0	0.0%				0.0100		0.9900		7.50%	3.5453
	1996	2,048,102	5,982	9,077	0.4%	848	6,754,471	19,729	29,935	0.4%				0.0185		0.9815		7.50%	3.2979
	1997	2,995,417	5,082	1,878	0.1%	826	9,189,428	15,592	5,761	0.1%				0.0328		0.9672		7.50%	3.0678
	1998	2,922,094	33,652	251,294	8.6%	806	8,339,055	96,035	717,141	8.6%				0.0242		0.9758		7.50%	2.8538
	1999	2,874,039	81,425	485,735	16.9%	792	7,629,690	216,159	1,289,476	16.9%				0.0174		0.9826		7.50%	2.6547
	2000	2,839,863	92,568	278,658	9.8%	780	7,012,989	228,595	688,142	9.8%				0.0152		0.9848		7.50%	2.4695
	2001	2,790,628	240,030	620,449	22.2%	766	6,410,608	551,396	1,425,292	22.2%				0.0179		0.9821		7.50%	2.2972
	2002	2,740,324	436,805	450,639	16.4%	753	5,855,862	933,420	962,980	16.4%				0.0170		0.9830		7.50%	2.1369
	2003	2,696,075	526,616	231,068	8.6%	743	5,359,352	1,046,826	459,325	8.6%				0.0133		0.9867		7.50%	1.9878
	2004	2,650,824	498,872	636,341	24.0%	730	4,901,768	922,488	1,176,689	24.0%				0.0175		0.9825		7.50%	1.8491
	2005	2,604,069	447,683	893,487	34.3%	710	4,479,360	770,077	1,536,921	34.3%				0.0274		0.9726		7.50%	1.7201
	2006	2,488,819	489,069	327,844	13.2%	687	3,982,432	782,573	524,592	13.2%				0.0324		0.9676		7.50%	1.6001
	2007	2,421,569	285,709	809,260	33.4%	666	3,604,487	425,275	1,204,578	33.4%				0.0306		0.9694		7.50%	1.4885
	2008	2,359,589	1,456,517	634,097	26.9%	647	3,267,191	2,016,757	877,998	26.9%				0.0285		0.9715		7.50%	1.3846
	2009	2,292,487	1,388,961	1,917,819	83.7%	626	2,952,817	1,789,038	2,470,229	83.7%				0.0325		0.9675		7.50%	1.2880
	2010	2,248,798	1,208,935	1,931,608	85.9%	609	2,694,459	1,448,519	2,314,409	85.9%				0.0272		0.9728		7.50%	1.1982
	2011	2,137,586	1,056,555	2,073,894	97.0%	590	2,382,518	1,177,619	2,311,529	97.0%				0.0312		0.9688		7.50%	1.1146
	2012	2,021,437	1,635,100	1,628,424	80.6%	573	2,095,871	1,695,308	1,688,385	80.6%				0.0288		0.9712		7.50%	1.0368
Projected Future Experience	2013	1,951,395	2,249,330	2,446,937	125.4%	541	1,882,093	2,169,446	2,360,035	125.4%	1.0000	1.5470	1.0000	0.0553	0.0000	0.9447	0.9713	7.50%	0.9645
	2014	1,819,583	2,727,426	2,570,509	141.3%	509	1,632,522	2,447,036	2,306,250	141.3%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	7.50%	0.8972
	2015	1,686,403	2,880,273	2,671,770	158.4%	476	1,407,474	2,403,878	2,229,862	158.4%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	7.50%	0.8346
	2016	1,553,220	2,859,367	2,740,371	176.4%	442	1,205,878	2,219,935	2,127,550	176.4%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	7.50%	0.7764
	2017	1,422,172	2,882,215	2,783,560	195.7%	409	1,027,103	2,081,557	2,010,307	195.7%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	7.50%	0.7222
	2018	1,295,793	2,889,283	2,804,086	216.4%	377	870,541	1,941,080	1,883,843	216.4%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	7.50%	0.6718
	2019	1,174,672	2,901,308	2,805,409	238.8%	346	734,110	1,813,171	1,753,239	238.8%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	7.50%	0.6249
	2020	1,059,318	2,908,033	2,791,155	263.5%	316	615,833	1,690,580	1,622,634	263.5%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	7.50%	0.5813
	2021	950,174	2,903,881	2,768,040	291.3%	287	513,844	1,570,388	1,496,926	291.3%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	7.50%	0.5408
	2022	847,603	2,886,497	2,726,765	321.7%	260	426,395	1,452,080	1,371,726	321.7%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	7.50%	0.5031
	2023	751,878	2,854,105	2,666,520	354.6%	234	351,851	1,335,614	1,247,832	354.6%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	7.50%	0.4680
	2024	663,177	2,807,399	2,597,164	391.6%	209	288,690	1,222,100	1,130,582	391.6%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	7.50%	0.4353
	2025	581,577	2,749,319	2,520,309	433.4%	186	235,506	1,113,318	1,020,582	433.4%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	7.50%	0.4049
	2026	507,058	2,679,810	2,427,884	478.8%	165	191,004	1,009,462	914,563	478.8%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	7.50%	0.3767
	2027	439,503	2,596,005	2,311,148	525.9%	145	154,007	909,668	809,851	525.9%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	7.50%	0.3504
	2028	378,712	2,497,443	2,184,292	576.8%	127	123,446	814,075	711,999	576.8%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	7.50%	0.3260
	2029	324,410	2,385,853	2,048,156	631.3%	111	98,368	723,442	621,045	631.3%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	7.50%	0.3032
	2030	276,260	2,262,661	1,906,191	690.0%	96	77,924	638,221	537,673	690.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	7.50%	0.2821
	2031	233,874	2,130,137	1,761,291	753.1%	83	61,366	558,922	462,141	753.1%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	7.50%	0.2624
	2032	196,832	1,991,838	1,621,197	823.6%	71	48,043	486,171	395,704	823.6%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	7.50%	0.2441
	2033	164,688	1,853,184	1,492,767	906.4%	61	37,393	420,770	338,937	906.4%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	7.50%	0.2271
	2034	136,989	1,717,253	1,370,978	1000.8%	51	28,934	362,704	289,567	1000.8%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	7.50%	0.2112
	2035	113,281	1,584,798	1,249,337	1102.9%	43	22,257	311,375	245,465	1102.9%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	7.50%	0.1965
	2036	93,125	1,455,976	1,131,038	1214.5%	36	17,020	266,106	206,718	1214.5%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	7.50%	0.1828
	2037	76,100	1,330,319	1,011,691	1329.4%	30	12,938	226,177	172,005	1329.4%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	7.50%	0.1700
	2038	61,815	1,206,896	893,482	1445.4%	25	9,776	190,877	141,309	1445.4%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	7.50%	0.1582
	2039	49,906	1,086,720	783,560	1570.1%	20	7,342	159,880	115,278	1570.1%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	7.50%	0.1471
	2040	40,044	972,017	685,940	1713.0%	16	5,480	133,027	93,876	1713.0%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	7.50%	0.1369
	2041	31,931	865,364	602,750	1887.7%	13	4,065	110,168	76,735	1887.7%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	7.50%	0.1273
	2042	25,302	767,761	528,604	2089.2%	11	2,996	90,924	62,601	2089.2%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	7.50%	0.1184
	2043	19,921	679,087	461,973	2319.0%	8	2,195	74,811	50,893	2319.0%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	7.50%	0.1102
	2044	15,582	598,946	401,826	2578.9%	7	1,597	61,379	41,179	2578.9%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	7.50%	0.1025
	2045	12,104	526,233	345,264	2852.5%	5	1,154	50,165	32,914	2852.5%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	7.50%	0.0953
	2046	9,334	459,854	292,681	3135.7%	4	828	40,779	25,954	3135.7%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	7.50%	0.0887
	2047	7,140	398,800	244,158	3419.5%	3	589	32,898	20,141	3419.5%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	7.50%	0.0825
	2048	5,414	342,933	201,753	3726.7%	2	415	26,315	15,482	3726.7%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	7.50%	0.0767
	2049	4,064	292,158	164,213	4040.6%	2	290	20,855	11,722	4040.6%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	7.50%	0.0714
	2050	3,017	246,311	131,134	4345.9%	1	200	16,356	8,708	4345.9%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	7.50%	0.0664
	2051	2,214	205,456	103,685	4684.2%	1	137	12,691	6,405	4684.2%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	7.50%	0.0618
	2052	1,603	169,566	80,606	5028.0%	1	92	9,743	4,632	5028.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	7.50%	0.0575
	Past	44,118,642	9,889,562	13,181,570	29.9%	12,637	90,438,377	14,135,406	19,683,381	21.8%									
	Future	18,987,185	69,801,813	61,330,192	323.0%	5,732	12,101,696	31,218,146	28,974,863	239.4%									
	Lifetime	63,105,828	79,691,375	74,511,762	118.1%	18,369	102,540,073	45,353,552	48,658,244	47.5%									

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	117	0	479	0	479	479	0	0.0%	7.50%	4.097
	1994	1,419,892	0	5,411,429	0	5,411,429	5,411,429	0	0.0%	7.50%	3.811
	1995	13,152,045	534,436	46,627,422	1,894,714	46,627,422	46,627,422	0	4.1%	7.50%	3.545
	1996	37,034,766	1,719,950	122,137,566	5,672,251	122,137,566	122,137,566	0	4.6%	7.50%	3.298
	1997	57,327,246	8,898,561	175,870,206	27,299,266	175,870,206	175,870,206	0	15.5%	7.50%	3.068
	1998	59,124,071	7,888,234	168,727,962	22,511,402	168,727,962	168,727,962	0	13.3%	7.50%	2.854
	1999	59,377,893	11,851,573	157,630,064	31,462,285	157,630,064	157,630,064	0	20.0%	7.50%	2.655
	2000	58,204,912	16,164,987	143,735,961	39,919,140	143,735,961	143,735,961	0	27.8%	7.50%	2.469
	2001	57,586,942	21,002,978	132,288,275	48,247,877	132,288,275	132,288,275	0	36.5%	7.50%	2.297
	2002	56,932,492	23,816,251	121,660,352	50,893,495	121,660,352	121,660,352	0	41.8%	7.50%	2.137
	2003	56,044,944	27,666,614	111,408,122	54,996,674	111,408,122	111,408,122	0	49.4%	7.50%	1.988
	2004	54,930,801	35,011,490	101,575,245	64,741,468	101,575,245	101,575,245	0	63.7%	7.50%	1.849
	2005	53,069,903	37,018,349	91,287,597	63,676,696	109,088,679	106,350,051	2,738,628	69.8%	7.50%	1.720
	2006	51,527,439	41,461,707	82,450,553	66,344,084	114,606,269	109,659,236	4,947,033	80.5%	7.50%	1.600
	2007	50,654,335	48,897,443	75,398,581	72,783,461	104,804,028	100,280,113	4,523,915	96.5%	7.50%	1.488
	2008	49,634,648	62,924,327	68,726,311	87,127,784	95,529,572	91,405,993	4,123,579	126.8%	7.50%	1.385
	2009	48,488,369	67,490,628	62,454,998	86,930,684	86,812,447	83,065,147	3,747,300	139.2%	7.50%	1.288
	2010	47,011,931	76,797,764	56,328,638	92,017,353	78,296,807	74,917,089	3,379,718	163.4%	7.50%	1.198
	2011	44,245,292	82,708,203	49,315,082	92,185,217	78,830,159	75,427,418	3,402,741	186.9%	7.50%	1.115
	2012	42,274,170	86,020,079	43,830,793	89,187,516	79,202,242	75,783,441	3,418,802	203.5%	7.50%	1.037
	2013	40,691,981	107,641,013	39,246,831	103,818,212	70,919,024	67,857,772	3,061,253	264.5%	7.50%	0.964
Projected Future Experience	2014	37,699,847	111,930,310	33,824,150	100,423,420	61,120,239	58,481,956		296.9%	7.50%	0.897
	2015	34,696,939	114,492,255	28,958,096	95,555,337	52,327,280	50,068,548		330.0%	7.50%	0.835
	2016	31,711,858	115,045,399	24,620,228	89,318,132	44,488,752	42,568,374		362.8%	7.50%	0.776
	2017	28,797,225	114,612,829	20,797,568	82,774,229	37,581,206	35,958,995		398.0%	7.50%	0.722
	2018	26,005,426	113,470,575	17,470,986	76,231,893	31,570,072	30,207,335		436.3%	7.50%	0.672
	2019	23,353,666	111,669,191	14,594,864	69,787,614	26,372,919	25,234,520		478.2%	7.50%	0.625
	2020	20,854,794	109,269,833	12,123,902	63,523,848	21,907,891	20,962,227		524.0%	7.50%	0.581
	2021	18,516,893	106,301,286	10,013,737	57,486,593	18,094,822	17,313,751		574.1%	7.50%	0.541
	2022	16,345,547	102,763,638	8,222,787	51,696,252	14,858,576	14,217,199		628.7%	7.50%	0.503
	2023	14,343,828	98,685,692	6,712,375	46,181,211	12,129,261	11,605,696		688.0%	7.50%	0.468
	2024	12,512,338	94,138,957	5,446,796	40,980,008	9,842,361	9,417,511		752.4%	7.50%	0.435
	2025	10,849,308	89,286,383	4,393,355	36,155,921	7,938,792	7,596,110		823.0%	7.50%	0.405
	2026	9,350,774	84,231,429	3,522,357	31,729,257	6,364,898	6,090,154		900.8%	7.50%	0.377
	2027	8,010,809	78,970,400	2,807,073	27,672,067	5,072,380	4,853,428		985.8%	7.50%	0.350
	2028	6,821,797	73,636,246	2,223,656	24,002,719	4,018,146	3,844,701		1079.4%	7.50%	0.326
	2029	5,774,745	68,341,735	1,751,028	20,722,700	3,164,108	3,027,528		1183.5%	7.50%	0.303
	2030	4,859,613	63,185,667	1,370,735	17,822,575	2,476,918	2,370,001		1300.2%	7.50%	0.282
	2031	4,065,663	58,161,906	1,066,780	15,260,967	1,927,671	1,844,463		1430.6%	7.50%	0.262
	2032	3,381,818	53,240,068	825,439	12,994,918	1,491,569	1,427,185		1574.3%	7.50%	0.244
	2033	2,796,968	48,453,168	635,059	11,001,418	1,147,552	1,098,017		1732.3%	7.50%	0.227
	2034	2,300,242	43,817,951	485,838	9,254,865	877,910	840,014		1904.9%	7.50%	0.211
	2035	1,881,214	39,324,901	369,613	7,726,400	667,891	639,062		2090.4%	7.50%	0.196
	2036	1,530,070	35,020,097	279,648	6,400,567	505,325	483,512		2288.8%	7.50%	0.183
	2037	1,237,719	30,947,866	210,433	5,261,667	380,253	363,839		2500.4%	7.50%	0.170
	2038	995,862	27,157,129	157,501	4,295,048	284,604	272,319		2727.0%	7.50%	0.158
	2039	797,014	23,747,672	117,258	3,493,790	211,885	202,739		2979.6%	7.50%	0.147
	2040	634,511	20,773,205	86,837	2,842,960	156,915	150,142		3273.9%	7.50%	0.137
	2041	502,484	18,138,930	63,971	2,309,247	115,595	110,605		3609.9%	7.50%	0.127
	2042	395,817	15,735,081	46,875	1,863,457	84,704	81,048		3975.3%	7.50%	0.118
	2043	310,108	13,570,326	34,163	1,494,969	61,732	59,068		4376.0%	7.50%	0.110
	2044	241,604	11,629,435	24,759	1,191,769	44,740	42,809		4813.4%	7.50%	0.102
	2045	187,142	9,891,630	17,840	942,959	32,237	30,845		5285.6%	7.50%	0.095
	2046	144,075	8,338,096	12,776	739,407	23,087	22,090		5787.3%	7.50%	0.089
	2047	110,209	6,952,783	9,091	573,544	16,428	15,719		6308.7%	7.50%	0.082
	2048	83,734	5,741,583	6,425	440,587	11,611	11,110		6856.9%	7.50%	0.077
	2049	63,169	4,698,653	4,509	335,401	8,148	7,796		7438.2%	7.50%	0.071
	2050	47,304	3,800,392	3,141	252,354	5,676	5,431		8033.9%	7.50%	0.066
	2051	35,156	3,043,073	2,172	187,969	3,924	3,755		8655.9%	7.50%	0.062
	2052	25,928	2,409,468	1,490	138,448	2,692	2,576		9292.9%	7.50%	0.057
Past (1988 - 2013)		938,734,189	765,514,588	1,856,112,469	1,101,709,579	2,105,162,312	2,071,819,344	33,342,968	59.4%		
Future (2014 - 2052)		332,273,221	2,134,625,238	203,315,313	1,021,066,485	367,390,771	351,532,176	0	502.2%		
Lifetime (1988 - 2052)		1,271,007,410	2,900,139,826	2,059,427,782	2,122,776,063	2,472,553,083	2,423,351,520	33,342,968	103.1%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								9.5%			

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

** Assumes 33% rate increase implemented mid-year 2005 and 30% 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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1993	117	0	0	0.0%	115	2	6	5.5%	0.000	0.0%	5.5%	0.000
	1994	1,419,892	0	0	0.0%	1,355,667	14,846	65,640	4.8%	0.000	0.0%	4.8%	0.000
	1995	13,152,045	106,301	534,436	4.1%	12,518,675	167,449	646,004	5.2%	0.787	3.6%	5.1%	0.710
	1996	37,034,766	529,856	1,719,950	4.6%	34,371,779	740,988	2,177,787	6.3%	0.733	4.3%	6.0%	0.728
	1997	57,327,246	1,521,575	8,898,561	15.5%	50,768,198	1,957,030	4,415,135	8.7%	1.785	10.0%	7.3%	1.364
	1998	59,124,071	2,836,739	7,888,234	13.3%	48,073,275	3,721,417	6,635,843	13.8%	0.967	11.1%	9.3%	1.195
Historical	1999	59,377,893	4,787,551	11,851,573	20.0%	44,979,136	5,771,498	8,841,568	19.7%	1.015	13.1%	11.4%	1.150
Experience	2000	58,204,912	6,566,426	16,164,987	27.8%	41,239,191	7,914,843	10,912,637	26.5%	1.050	15.7%	13.7%	1.148
	2001	57,586,942	10,158,913	21,002,978	36.5%	38,294,706	10,045,690	12,980,876	33.9%	1.076	18.6%	16.0%	1.161
	2002	56,932,492	15,474,841	23,816,251	41.8%	35,573,405	12,130,955	14,929,731	42.0%	0.997	21.2%	18.4%	1.156
	2003	56,044,944	18,024,209	27,666,614	49.4%	32,854,777	14,034,870	16,267,112	49.5%	0.997	23.9%	20.6%	1.159
	2004	63,263,529	20,934,196	35,011,490	55.3%	30,200,358	15,615,362	17,212,372	57.0%	0.971	26.7%	22.7%	1.175
	2005	72,440,418	22,771,163	37,018,349	51.1%	27,696,104	16,893,817	18,060,820	65.2%	0.784	28.8%	24.7%	1.166
	2006	70,334,953	20,534,410	41,461,707	58.9%	25,340,303	17,994,977	19,014,120	75.0%	0.786	31.0%	26.7%	1.164
	2007	69,143,167	15,011,653	48,897,443	70.7%	23,167,524	18,999,551	19,834,230	85.6%	0.826	33.5%	28.5%	1.175
	2008	67,751,293	65,442,252	62,924,327	92.9%	21,040,144	19,819,343	20,121,932	95.6%	0.971	36.7%	30.3%	1.212
	2009	66,186,623	86,710,105	67,490,628	102.0%	19,021,480	20,376,216	20,214,892	106.3%	0.960	39.8%	31.9%	1.246
	2010	71,346,710	95,784,592	76,797,764	107.6%	17,077,979	20,720,214	20,273,229	118.7%	0.907	42.8%	33.5%	1.280
	2011	77,471,434	77,728,272	82,708,203	106.8%	15,092,587	20,911,815	20,264,992	134.3%	0.795	45.6%	34.9%	1.306
	2012	75,078,147	87,538,811	86,020,079	114.6%	13,363,899	20,981,868	20,158,810	150.8%	0.760	48.2%	36.2%	1.329
	2013	72,816,057	99,773,035	107,641,013	147.8%	11,762,320	20,895,215	19,699,464	167.5%	0.883	51.4%	37.5%	1.372
Projected	2014	67,461,799	120,591,646	111,930,310	165.9%	10,177,747	20,609,154	19,057,347	187.2%	0.886	54.6%	38.6%	1.414
Future	2015	62,088,260	126,247,293	114,492,255	184.4%	8,752,386	20,158,065	18,393,592	210.2%	0.877	57.6%	39.6%	1.452
Experience	2016	56,746,623	124,705,655	115,045,399	202.7%	7,479,564	19,596,544	17,711,908	236.8%	0.856	60.4%	40.6%	1.487
	2017	51,531,048	122,889,637	114,612,829	222.4%	6,351,545	18,951,453	16,956,324	267.0%	0.833	62.9%	41.4%	1.519
	2018	46,535,276	120,451,066	113,470,575	243.8%	5,359,386	18,208,199	16,009,934	298.7%	0.816	65.3%	42.2%	1.549
	2019	41,790,099	118,973,829	111,669,191	267.2%	4,493,088	17,361,562	15,005,096	334.0%	0.800	67.5%	42.8%	1.576
	2020	37,318,504	117,265,763	109,269,833	292.8%	3,742,470	16,442,063	14,003,853	374.2%	0.783	69.6%	43.4%	1.602
	2021	33,134,959	115,103,973	106,301,286	320.8%	3,097,212	15,480,755	13,012,980	420.2%	0.764	71.4%	43.9%	1.625
	2022	29,249,455	112,406,732	102,763,638	351.3%	2,546,884	14,495,865	12,015,407	471.8%	0.745	73.1%	44.4%	1.647
	2023	25,667,489	109,169,041	98,685,692	384.5%	2,081,115	13,488,691	10,969,518	527.1%	0.729	74.6%	44.8%	1.667
	2024	22,390,139	105,415,177	94,138,957	420.4%	1,690,006	12,466,941	9,947,538	588.6%	0.714	76.0%	45.1%	1.686
	2025	19,414,239	101,212,750	89,286,383	459.9%	1,364,142	11,451,484	8,973,448	657.8%	0.699	77.2%	45.4%	1.702
	2026	16,732,696	96,648,354	84,231,429	503.4%	1,094,666	10,459,716	8,047,253	735.1%	0.685	78.3%	45.6%	1.717
	2027	14,334,901	91,797,976	78,970,400	550.9%	873,435	9,501,803	7,166,793	820.5%	0.671	79.2%	45.8%	1.731
	2028	12,207,230	86,730,668	73,636,246	603.2%	693,020	8,582,727	6,329,769	913.4%	0.660	80.1%	45.9%	1.743
	2029	10,333,588	81,528,047	68,341,735	661.4%	546,945	7,710,005	5,562,324	1017.0%	0.650	80.8%	46.1%	1.754
	2030	8,696,009	76,277,098	63,185,667	726.6%	429,612	6,894,688	4,877,493	1135.3%	0.640	81.4%	46.2%	1.764
	2031	7,275,281	71,051,135	58,161,906	799.4%	336,121	6,144,987	4,269,129	1270.1%	0.629	82.0%	46.3%	1.773
	2032	6,051,576	65,893,415	53,240,068	879.8%	262,046	5,462,399	3,723,815	1421.1%	0.619	82.5%	46.3%	1.780
	2033	5,005,021	60,826,317	48,453,168	968.1%	203,470	4,840,840	3,218,130	1581.6%	0.612	82.9%	46.4%	1.787
	2034	4,116,157	55,868,379	43,817,951	1064.5%	157,287	4,273,692	2,761,218	1755.5%	0.606	83.2%	46.4%	1.792
	2035	3,366,329	51,032,842	39,324,901	1168.2%	121,100	3,757,333	2,351,690	1941.9%	0.602	83.5%	46.5%	1.797
	2036	2,737,975	46,335,632	35,020,097	1279.1%	92,842	3,288,806	1,987,316	2140.5%	0.598	83.7%	46.5%	1.801
	2037	2,214,830	41,805,083	30,947,866	1397.3%	70,810	2,865,105	1,663,088	2348.7%	0.595	83.9%	46.5%	1.804
	2038	1,782,040	37,479,652	27,157,129	1523.9%	53,699	2,483,078	1,377,077	2564.4%	0.594	84.1%	46.5%	1.807
	2039	1,426,213	33,410,673	23,747,672	1665.1%	40,463	2,140,822	1,131,422	2796.2%	0.595	84.2%	46.5%	1.809
	2040	1,135,423	29,658,423	20,773,205	1829.6%	30,267	1,837,016	923,577	3051.5%	0.600	84.3%	46.6%	1.811
	2041	899,167	26,250,088	18,138,930	2017.3%	22,465	1,569,974	749,506	3336.4%	0.605	84.4%	46.6%	1.813
	2042	708,293	23,163,063	15,735,081	2221.5%	16,554	1,337,361	605,172	3655.6%	0.608	84.5%	46.6%	1.814
	2043	554,921	20,362,670	13,570,326	2445.5%	12,120	1,136,351	486,274	4012.2%	0.610	84.5%	46.6%	1.815
	2044	432,337	17,824,934	11,629,435	2689.9%	8,810	963,598	388,311	4407.7%	0.610	84.6%	46.6%	1.816
	2045	334,880	15,527,833	9,891,630	2953.8%	6,348	815,498	307,228	4839.6%	0.610	84.6%	46.6%	1.817
	2046	257,814	13,451,472	8,338,096	3234.2%	4,536	688,736	240,795	5308.1%	0.609	84.7%	46.6%	1.818
	2047	197,212	11,577,393	6,952,783	3525.5%	3,226	580,611	187,600	5816.1%	0.606	84.7%	46.6%	1.818
	2048	149,838	9,894,134	5,741,583	3831.9%	2,286	488,741	145,125	6348.9%	0.604	84.7%	46.6%	1.818
	2049	113,038	8,394,264	4,698,653	4156.7%	1,606	410,768	110,869	6902.2%	0.602	84.7%	46.6%	1.819
	2050	84,649	7,067,682	3,800,392	4489.6%	1,118	344,559	83,394	7462.3%	0.602	84.7%	46.6%	1.819
	2051	62,910	5,904,087	3,043,073	4837.2%	766	288,379	61,482	8025.5%	0.603	84.7%	46.6%	1.819
	2052	46,397	4,893,477	2,409,468	5193.2%	517	240,783	44,458	8598.7%	0.604	84.7%	46.6%	1.819
	Past	1,089,221,593	552,461,865	657,873,575	60.4%	532,029,300	228,812,752	253,027,741	47.6%	1.270	48.2%	36.2%	1.329
TOTALS	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	73,983,997	308,714,367	250,556,719	338.7%	0.992	259.2%	276.3%	0.938
	Lifetime	1,756,622,264	3,137,322,253	2,900,139,826	165.1%	606,013,297	537,527,119	503,584,459	83.1%	1.987	84.7%	46.6%	1.819

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 28.7% 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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1993	117	0	0	0.0%	115	2	6	5.5%	0.000	0.0%	5.5%	0.000
	1994	1,419,892	0	0	0.0%	1,355,667	14,846	65,640	4.8%	0.000	0.0%	4.8%	0.000
	1995	13,152,045	106,301	534,436	4.1%	12,518,675	167,449	646,004	5.2%	0.787	3.6%	5.1%	0.710
	1996	37,034,766	529,856	1,719,950	4.6%	34,371,779	740,988	2,177,787	6.3%	0.733	4.3%	6.0%	0.728
	1997	57,327,246	1,521,575	8,898,561	15.5%	50,768,198	1,957,030	4,415,135	8.7%	1.785	10.0%	7.3%	1.364
	1998	59,124,071	2,836,739	7,888,234	13.3%	48,073,275	3,721,417	6,635,843	13.8%	0.967	11.1%	9.3%	1.195
Historical	1999	59,377,893	4,787,551	11,851,573	20.0%	44,979,136	5,771,498	8,841,568	19.7%	1.015	13.1%	11.4%	1.150
Experience	2000	58,204,912	6,566,426	16,164,987	27.8%	41,239,191	7,914,843	10,912,637	26.5%	1.050	15.7%	13.7%	1.148
	2001	57,586,942	10,158,913	21,002,978	36.5%	38,294,706	10,045,690	12,980,876	33.9%	1.076	18.6%	16.0%	1.161
	2002	56,932,492	15,474,841	23,816,251	41.8%	35,573,405	12,130,955	14,929,731	42.0%	0.997	21.2%	18.4%	1.156
	2003	56,044,944	18,024,209	27,666,614	49.4%	32,854,777	14,034,870	16,267,112	49.5%	0.997	23.9%	20.6%	1.159
	2004	63,263,529	20,934,196	35,011,490	55.3%	30,200,358	15,615,362	17,212,372	57.0%	0.971	26.7%	22.7%	1.175
	2005	72,440,418	22,771,163	37,018,349	51.1%	27,696,104	16,893,817	18,060,820	65.2%	0.784	28.8%	24.7%	1.166
	2006	70,334,953	20,534,410	41,461,707	58.9%	25,340,303	17,994,977	19,014,120	75.0%	0.786	31.0%	26.7%	1.164
	2007	69,143,167	15,011,653	48,897,443	70.7%	23,167,524	18,999,551	19,834,230	85.6%	0.826	33.5%	28.5%	1.175
	2008	67,751,293	65,442,252	62,924,327	92.9%	21,040,144	19,819,343	20,121,932	95.6%	0.971	36.7%	30.3%	1.212
	2009	66,186,623	86,710,105	67,490,628	102.0%	19,021,480	20,376,216	20,214,892	106.3%	0.960	39.8%	31.9%	1.246
	2010	71,346,710	95,784,592	76,797,764	107.6%	17,077,979	20,720,214	20,273,229	118.7%	0.907	42.8%	33.5%	1.280
	2011	77,471,434	77,728,272	82,708,203	106.8%	15,092,587	20,911,815	20,264,992	134.3%	0.795	45.6%	34.9%	1.306
	2012	75,078,147	87,538,811	86,020,079	114.6%	13,363,899	20,981,868	20,158,810	150.8%	0.760	48.2%	36.2%	1.329
	2013	72,816,057	99,773,035	107,641,013	147.8%	11,762,320	20,895,215	19,699,464	167.5%	0.883	51.4%	37.5%	1.372
Projected	2014	73,828,131	120,275,965	110,550,620	149.7%	10,177,747	20,609,154	19,057,347	187.2%	0.800	54.4%	38.6%	1.409
Future	2015	76,838,100	124,984,146	111,169,832	144.7%	8,752,386	20,158,065	18,393,592	210.2%	0.688	56.9%	39.6%	1.436
Experience	2016	70,227,490	122,429,257	111,706,925	159.1%	7,479,564	19,596,544	17,711,908	236.8%	0.672	59.3%	40.6%	1.462
	2017	63,772,890	120,015,101	111,286,907	174.5%	6,351,545	18,951,453	16,956,324	267.0%	0.654	61.6%	41.4%	1.486
	2018	57,590,311	117,280,721	110,177,800	191.3%	5,359,386	18,208,199	16,009,934	298.7%	0.640	63.7%	42.2%	1.509
	2019	51,717,857	115,687,861	108,428,690	209.7%	4,493,088	17,361,562	15,005,096	334.0%	0.628	65.6%	42.8%	1.531
	2020	46,183,979	113,954,894	106,098,958	229.7%	3,742,470	16,442,063	14,003,853	374.2%	0.614	67.4%	43.4%	1.551
	2021	41,006,581	111,824,326	103,216,555	251.7%	3,097,212	15,480,755	13,012,980	420.2%	0.599	69.0%	43.9%	1.571
	2022	36,198,027	109,185,332	99,781,565	275.7%	2,546,884	14,495,865	12,015,407	471.8%	0.584	70.5%	44.4%	1.589
	2023	31,765,121	106,028,680	95,821,956	301.7%	2,081,115	13,488,691	10,969,518	527.1%	0.572	71.9%	44.8%	1.606
	2024	27,709,195	102,375,232	91,407,162	329.9%	1,690,006	12,466,941	9,947,538	588.6%	0.560	73.1%	45.1%	1.621
	2025	24,026,333	98,289,061	86,695,403	360.8%	1,364,142	11,451,484	8,973,448	657.8%	0.549	74.2%	45.4%	1.636
	2026	20,707,755	93,853,251	81,787,138	395.0%	1,094,666	10,459,716	8,047,253	735.1%	0.537	75.2%	45.6%	1.649
	2027	17,740,335	89,140,944	76,678,777	432.2%	873,435	9,501,803	7,166,793	820.5%	0.527	76.0%	45.8%	1.661
	2028	15,107,209	84,218,713	71,499,413	473.3%	693,020	8,582,727	6,329,769	913.4%	0.518	76.8%	45.9%	1.672
	2029	12,788,461	79,165,631	66,358,543	518.9%	546,945	7,710,005	5,562,324	1017.0%	0.510	77.5%	46.1%	1.682
	2030	10,761,855	74,066,015	61,352,098	570.1%	429,612	6,894,688	4,877,493	1135.3%	0.502	78.0%	46.2%	1.691
	2031	9,003,614	68,990,907	56,474,120	627.2%	336,121	6,144,987	4,269,129	1270.1%	0.494	78.6%	46.3%	1.698
	2032	7,489,203	63,982,298	51,695,107	690.3%	262,046	5,462,399	3,723,815	1421.1%	0.486	79.0%	46.3%	1.705
	2033	6,194,026	59,061,862	47,047,117	759.6%	203,470	4,840,840	3,218,130	1581.6%	0.480	79.4%	46.4%	1.711
	2034	5,094,001	54,247,549	42,546,408	835.2%	157,287	4,273,692	2,761,218	1755.5%	0.476	79.7%	46.4%	1.716
	2035	4,166,042	49,552,177	38,183,741	916.5%	121,100	3,757,333	2,351,690	1941.9%	0.472	79.9%	46.5%	1.721
	2036	3,388,415	44,991,178	34,003,857	1003.5%	92,842	3,288,806	1,987,316	2140.5%	0.469	80.2%	46.5%	1.724
	2037	2,740,991	40,592,042	30,049,797	1096.3%	70,810	2,865,105	1,663,088	2348.7%	0.467	80.3%	46.5%	1.727
	2038	2,205,386	36,392,094	26,369,063	1195.7%	53,699	2,483,078	1,377,077	2564.4%	0.466	80.5%	46.5%	1.730
	2039	1,765,027	32,441,168	23,058,544	1306.4%	40,463	2,140,822	1,131,422	2796.2%	0.467	80.6%	46.5%	1.732
	2040	1,405,157	28,797,784	20,170,393	1435.5%	30,267	1,837,016	923,577	3051.5%	0.470	80.7%	46.6%	1.734
	2041	1,112,775	25,488,346	17,612,560	1582.8%	22,465	1,569,974	749,506	3336.4%	0.474	80.8%	46.6%	1.735
	2042	876,557	22,490,900	15,278,468	1743.0%	16,554	1,337,361	605,172	3655.6%	0.477	80.9%	46.6%	1.737
	2043	686,750	19,771,771	13,176,532	1918.7%	12,120	1,136,351	486,274	4012.2%	0.478	80.9%	46.6%	1.738
	2044	535,045	17,307,676	11,291,964	2110.5%	8,810	963,598	388,311	4407.7%	0.479	81.0%	46.6%	1.738
	2045	414,434	15,077,235	9,604,587	2317.5%	6,348	815,498	307,228	4839.6%	0.479	81.0%	46.6%	1.739
	2046	319,061	13,061,127	8,096,135	2537.5%	4,536	688,736	240,795	5308.1%	0.478	81.0%	46.6%	1.740
	2047	244,062	11,241,432	6,751,022	2766.1%	3,226	580,611	187,600	5816.1%	0.476	81.0%	46.6%	1.740
	2048	185,434	9,607,018	5,574,970	3006.4%	2,286	488,741	145,125	6348.9%	0.474	81.1%	46.6%	1.740
	2049	139,892	8,150,673	4,562,304	3261.3%	1,606	410,768	110,869	6902.2%	0.473	81.1%	46.6%	1.741
	2050	104,758	6,862,586	3,690,109	3522.5%	1,118	344,559	83,394	7462.3%	0.472	81.1%	46.6%	1.741
	2051	77,855	5,732,758	2,954,767	3795.2%	766	288,379	61,482	8025.5%	0.473	81.1%	46.6%	1.741
	2052	57,419	4,751,475	2,339,548	4074.5%	517	240,783	44,458	8598.7%	0.474	81.1%	46.6%	1.741
	Past	1,089,221,593	552,461,865	657,873,575	60.4%	532,029,300	228,812,752	253,027,741	47.6%	1.270	48.2%	36.2%	1.329
TOTALS	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	73,983,997	308,714,367	250,556,719	338.7%	0.806	214.3%	276.3%	0.776
	Lifetime	1,888,213,182	3,073,602,088	2,840,064,045	150.4%	606,013,297	537,527,119	503,584,459	83.1%	1.810	81.1%	46.6%	1.741

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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,077	1.0%	837,094	16,358	45,596	5.4%	0.181	0.6%	5.0%	0.130
	1997	1,348,656	5,082	1,878	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	251,294	19.1%	1,025,475	71,269	125,368	12.2%	1.561	6.0%	7.8%	0.775
Historical	1999	1,292,510	81,425	485,735	37.6%	929,096	107,230	163,242	17.6%	2.139	12.8%	9.6%	1.334
Experience	2000	1,277,230	92,568	278,658	21.8%	857,848	144,746	201,292	23.5%	0.930	14.3%	11.5%	1.241
	2001	1,257,728	240,030	620,449	49.3%	799,160	182,889	239,682	30.0%	1.645	18.9%	13.5%	1.401
	2002	1,235,797	436,805	450,639	36.5%	742,673	220,884	275,930	37.2%	0.981	20.8%	15.5%	1.341
	2003	1,214,614	526,616	231,068	19.0%	686,315	256,228	301,641	44.0%	0.433	20.6%	17.4%	1.183
	2004	1,194,919	498,872	636,341	53.3%	631,707	286,487	320,995	50.8%	1.048	23.1%	19.3%	1.199
	2005	1,197,409	447,683	893,487	74.6%	580,240	312,234	340,588	58.7%	1.271	26.5%	21.0%	1.259
	2006	1,422,987	489,069	327,844	23.0%	531,626	335,612	361,761	68.0%	0.339	26.2%	22.7%	1.153
	2007	1,451,750	285,709	809,260	55.7%	486,333	357,974	381,977	78.5%	0.710	28.0%	24.4%	1.146
	2008	1,421,142	1,456,517	634,097	44.6%	442,075	377,338	391,158	88.5%	0.504	28.9%	26.0%	1.109
	2009	1,377,794	1,388,961	1,917,819	139.2%	400,179	392,054	396,950	99.2%	1.403	33.8%	27.6%	1.228
	2010	1,347,863	1,208,935	1,931,608	143.3%	360,146	403,564	405,248	112.5%	1.274	38.1%	29.0%	1.315
	2011	1,356,259	1,056,555	2,073,894	152.9%	320,378	413,446	413,401	129.0%	1.185	42.2%	30.4%	1.389
	2012	1,561,013	1,635,100	1,628,424	104.3%	285,046	422,102	419,557	147.2%	0.709	44.5%	31.7%	1.403
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	48.2%	32.9%	1.464
Projected	2014	1,413,817	2,727,426	2,570,509	181.8%	220,618	429,509	410,175	185.9%	0.978	51.8%	34.1%	1.520
Future	2015	1,310,336	2,880,273	2,671,770	203.9%	191,844	427,955	404,669	210.9%	0.967	55.3%	35.1%	1.573
Experience	2016	1,206,853	2,859,367	2,740,371	227.1%	165,897	424,504	399,330	240.7%	0.943	58.6%	36.1%	1.621
	2017	1,105,028	2,882,215	2,783,560	251.9%	142,657	419,305	390,977	274.1%	0.919	61.7%	37.0%	1.665
	2018	1,006,832	2,889,283	2,804,086	278.5%	121,975	411,425	376,544	308.7%	0.902	64.6%	37.9%	1.705
	2019	912,721	2,901,308	2,805,409	307.4%	103,667	400,532	360,155	347.4%	0.885	67.3%	38.6%	1.742
	2020	823,091	2,908,033	2,791,155	339.1%	87,573	387,389	343,937	392.7%	0.863	69.8%	39.3%	1.777
	2021	738,286	2,903,881	2,768,040	374.9%	73,521	372,761	327,555	445.5%	0.842	72.1%	39.9%	1.810
	2022	658,588	2,886,497	2,726,765	414.0%	61,326	356,824	309,473	504.6%	0.820	74.3%	40.4%	1.840
	2023	584,210	2,854,105	2,666,520	456.4%	50,819	339,238	287,984	566.7%	0.805	76.3%	40.9%	1.867
	2024	515,289	2,807,399	2,597,164	504.0%	41,841	320,017	266,034	635.8%	0.793	78.1%	41.3%	1.894
	2025	451,886	2,749,319	2,520,309	557.7%	34,243	299,746	244,372	713.6%	0.782	79.8%	41.6%	1.918
	2026	393,984	2,679,810	2,427,884	616.2%	27,846	278,899	222,829	800.2%	0.770	81.3%	41.9%	1.940
	2027	341,494	2,596,005	2,311,148	676.8%	22,498	257,748	201,328	894.9%	0.756	82.6%	42.1%	1.961
	2028	294,260	2,497,443	2,184,292	742.3%	18,055	236,483	180,019	997.0%	0.745	83.8%	42.3%	1.979
	2029	252,067	2,385,853	2,048,156	812.5%	14,393	215,485	160,072	1112.1%	0.731	84.8%	42.5%	1.996
	2030	214,654	2,262,661	1,906,191	888.0%	11,389	195,216	141,823	1245.2%	0.713	85.8%	42.7%	2.010
	2031	181,720	2,130,137	1,761,291	969.2%	8,944	176,003	125,145	1399.1%	0.693	86.5%	42.8%	2.023
	2032	152,938	1,991,838	1,621,197	1060.0%	6,974	157,947	109,487	1569.9%	0.675	87.2%	42.9%	2.035
	2033	127,963	1,853,184	1,492,767	1166.6%	5,401	140,975	94,605	1751.6%	0.666	87.8%	42.9%	2.045
	2034	106,440	1,717,253	1,370,978	1288.0%	4,158	125,098	81,061	1949.3%	0.661	88.3%	43.0%	2.053
	2035	88,019	1,584,798	1,249,337	1419.4%	3,186	110,395	68,917	2163.3%	0.656	88.7%	43.1%	2.061
	2036	72,358	1,455,976	1,131,038	1563.1%	2,421	96,875	57,950	2393.8%	0.653	89.1%	43.1%	2.068
	2037	59,130	1,330,319	1,011,691	1711.0%	1,825	84,508	48,130	2637.6%	0.649	89.4%	43.1%	2.073
	2038	48,030	1,206,896	893,482	1860.3%	1,366	73,281	39,509	2892.0%	0.643	89.7%	43.1%	2.078
	2039	38,777	1,086,720	783,560	2020.7%	1,013	63,186	32,131	3170.3%	0.637	89.9%	43.2%	2.082
	2040	31,114	972,017	685,940	2204.6%	743	54,198	25,863	3482.7%	0.633	90.0%	43.2%	2.085
	2041	24,811	865,364	602,750	2429.4%	536	46,258	20,567	3836.5%	0.633	90.2%	43.2%	2.088
	2042	19,660	767,761	528,604	2688.8%	381	39,295	16,119	4228.6%	0.636	90.3%	43.2%	2.090
	2043	15,479	679,087	461,973	2984.6%	266	33,220	12,401	4662.4%	0.640	90.4%	43.2%	2.092
	2044	12,107	598,946	401,826	3319.0%	181	27,939	9,328	5144.4%	0.645	90.4%	43.2%	2.094
	2045	9,405	526,233	345,264	3671.1%	121	23,376	6,878	5696.9%	0.644	90.5%	43.2%	2.095
	2046	7,252	459,854	292,681	4035.6%	79	19,476	5,023	6330.0%	0.638	90.6%	43.2%	2.096
	2047	5,548	398,800	244,158	4400.9%	52	16,194	3,702	7061.4%	0.623	90.6%	43.2%	2.097
	2048	4,206	342,933	201,753	4796.3%	35	13,465	2,716	7861.1%	0.610	90.6%	43.2%	2.097
	2049	3,158	292,158	164,213	5200.3%	22	11,198	1,927	8689.2%	0.598	90.6%	43.2%	2.098
	2050	2,345	246,311	131,134	5593.2%	14	9,303	1,299	9511.0%	0.588	90.7%	43.2%	2.098
	2051	1,720	205,456	103,685	6028.6%	8	7,705	792	10346.7%	0.583	90.7%	43.2%	2.098
	2052	1,246	169,566	80,606	6471.0%	4	6,348	404	11234.6%	0.576	90.7%	43.2%	2.099
	Past	22,643,478	9,889,562	13,181,570	58.2%	11,494,048	4,344,448	4,887,448	42.5%	1.369	44.5%	31.7%	1.403
TOTALS	Future	14,753,056	69,801,813	61,330,192	415.7%	1,680,216	7,537,166	6,207,955	369.5%	1.125	308.1%	293.6%	1.049
	Lifetime	37,396,534	79,691,375	74,511,762	199.2%	13,174,264	11,881,614	11,095,403	84.2%	2.366	90.7%	43.2%	2.099

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 28.7% 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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	43,352	393	1,658	3.8%	0.000	0.0%	3.8%	0.000
	1995	400,019	0	0	0.0%	375,100	4,142	15,530	4.1%	0.000	0.0%	4.1%	0.000
	1996	923,209	5,982	9,077	1.0%	837,094	16,358	45,596	5.4%	0.181	0.6%	5.0%	0.130
	1997	1,348,656	5,082	1,878	0.1%	1,160,206	39,499	85,874	7.4%	0.019	0.4%	6.1%	0.067
	1998	1,316,741	33,652	251,294	19.1%	1,025,475	71,269	125,368	12.2%	1.561	6.0%	7.8%	0.775
Historical	1999	1,292,510	81,425	485,735	37.6%	929,096	107,230	163,242	17.6%	2.139	12.8%	9.6%	1.334
Experience	2000	1,277,230	92,568	278,658	21.8%	857,848	144,746	201,292	23.5%	0.930	14.3%	11.5%	1.241
	2001	1,257,728	240,030	620,449	49.3%	799,160	182,889	239,682	30.0%	1.645	18.9%	13.5%	1.401
	2002	1,235,797	436,805	450,639	36.5%	742,673	220,884	275,930	37.2%	0.981	20.8%	15.5%	1.341
	2003	1,214,614	526,616	231,068	19.0%	686,315	256,228	301,641	44.0%	0.433	20.6%	17.4%	1.183
	2004	1,194,919	498,872	636,341	53.3%	631,707	286,487	320,995	50.8%	1.048	23.1%	19.3%	1.199
	2005	1,197,409	447,683	893,487	74.6%	580,240	312,234	340,588	58.7%	1.271	26.5%	21.0%	1.259
	2006	1,422,987	489,069	327,844	23.0%	531,626	335,612	361,761	68.0%	0.339	26.2%	22.7%	1.153
	2007	1,451,750	285,709	809,260	55.7%	486,333	357,974	381,977	78.5%	0.710	28.0%	24.4%	1.146
	2008	1,421,142	1,456,517	634,097	44.6%	442,075	377,338	391,158	88.5%	0.504	28.9%	26.0%	1.109
	2009	1,377,794	1,388,961	1,917,819	139.2%	400,179	392,054	396,950	99.2%	1.403	33.8%	27.6%	1.228
	2010	1,347,863	1,208,935	1,931,608	143.3%	360,146	403,564	405,248	112.5%	1.274	38.1%	29.0%	1.315
	2011	1,356,259	1,056,555	2,073,894	152.9%	320,378	413,446	413,401	129.0%	1.185	42.2%	30.4%	1.389
	2012	1,561,013	1,635,100	1,628,424	104.3%	285,046	422,102	419,557	147.2%	0.709	44.5%	31.7%	1.403
	2013	1,516,235	2,249,330	2,446,937	161.4%	252,323	427,885	416,726	165.2%	0.977	48.2%	32.9%	1.464
Projected	2014	1,544,653	2,719,941	2,538,683	164.4%	220,618	429,509	410,175	185.9%	0.884	51.6%	34.1%	1.515
Future	2015	1,621,623	2,850,912	2,594,239	160.0%	191,844	427,955	404,669	210.9%	0.758	54.7%	35.1%	1.555
Experience	2016	1,493,556	2,806,842	2,660,849	178.2%	165,897	424,504	399,330	240.7%	0.740	57.5%	36.1%	1.593
	2017	1,367,541	2,815,019	2,702,784	197.6%	142,657	419,305	390,977	274.1%	0.721	60.3%	37.0%	1.627
	2018	1,246,018	2,813,688	2,722,714	218.5%	121,975	411,425	376,544	308.7%	0.708	62.9%	37.9%	1.660
	2019	1,129,549	2,821,379	2,723,999	241.2%	103,667	400,532	360,155	347.4%	0.694	65.3%	38.6%	1.690
	2020	1,018,626	2,826,065	2,710,159	266.1%	87,573	387,389	343,937	392.7%	0.677	67.5%	39.3%	1.719
	2021	913,675	2,821,219	2,687,715	294.2%	73,521	372,761	327,555	445.5%	0.660	69.6%	39.9%	1.746
	2022	815,044	2,803,816	2,647,638	324.8%	61,326	356,824	309,473	504.6%	0.644	71.6%	40.4%	1.772
	2023	722,996	2,772,025	2,589,141	358.1%	50,819	339,238	287,984	566.7%	0.632	73.4%	40.9%	1.796
	2024	637,702	2,726,449	2,521,798	395.5%	41,841	320,017	266,034	635.8%	0.622	75.0%	41.3%	1.818
	2025	559,237	2,669,903	2,447,173	437.6%	34,243	299,746	244,372	713.6%	0.613	76.5%	41.6%	1.840
	2026	487,580	2,602,307	2,357,430	483.5%	27,846	278,899	222,829	800.2%	0.604	77.9%	41.9%	1.859
	2027	422,620	2,520,861	2,244,081	531.0%	22,498	257,748	201,328	894.9%	0.593	79.1%	42.1%	1.878
	2028	364,165	2,425,106	2,120,907	582.4%	18,055	236,483	180,019	997.0%	0.584	80.2%	42.3%	1.894
	2029	311,949	2,316,715	1,988,721	637.5%	14,393	215,485	160,072	1112.1%	0.573	81.2%	42.5%	1.909
	2030	265,648	2,197,069	1,850,875	696.7%	11,389	195,216	141,823	1245.2%	0.560	82.0%	42.7%	1.922
	2031	224,890	2,068,369	1,710,180	760.5%	8,944	176,003	125,145	1399.1%	0.544	82.7%	42.8%	1.934
	2032	189,271	1,934,068	1,574,152	831.7%	6,974	157,947	109,487	1569.9%	0.530	83.4%	42.9%	1.944
	2033	158,362	1,799,426	1,449,449	915.3%	5,401	140,975	94,605	1751.6%	0.523	83.9%	42.9%	1.953
	2034	131,727	1,667,432	1,331,194	1010.6%	4,158	125,098	81,061	1949.3%	0.518	84.4%	43.0%	1.961
	2035	108,929	1,538,816	1,213,083	1113.6%	3,186	110,395	68,917	2163.3%	0.515	84.8%	43.1%	1.968
	2036	89,548	1,413,730	1,098,217	1226.4%	2,421	96,875	57,950	2393.8%	0.512	85.1%	43.1%	1.975
	2037	73,177	1,291,718	982,333	1342.4%	1,825	84,508	48,130	2637.6%	0.509	85.4%	43.1%	1.980
	2038	59,440	1,171,875	867,554	1459.5%	1,366	73,281	39,509	2892.0%	0.505	85.6%	43.1%	1.984
	2039	47,989	1,055,186	760,822	1585.4%	1,013	63,186	32,131	3170.3%	0.500	85.8%	43.2%	1.988
	2040	38,506	943,810	666,035	1729.7%	743	54,198	25,863	3482.7%	0.497	86.0%	43.2%	1.991
	2041	30,705	840,252	585,259	1906.1%	536	46,258	20,567	3836.5%	0.497	86.1%	43.2%	1.993
	2042	24,330	745,481	513,265	2109.6%	381	39,295	16,119	4228.6%	0.499	86.2%	43.2%	1.996
	2043	19,156	659,381	448,568	2341.7%	266	33,220	12,401	4662.4%	0.502	86.3%	43.2%	1.997
	2044	14,983	581,565	390,165	2604.0%	181	27,939	9,328	5144.4%	0.506	86.3%	43.2%	1.999
	2045	11,639	510,963	335,245	2880.4%	121	23,376	6,878	5696.9%	0.506	86.4%	43.2%	2.000
	2046	8,975	446,509	284,188	3166.3%	79	19,476	5,023	6330.0%	0.500	86.4%	43.2%	2.001
	2047	6,866	387,227	237,073	3452.9%	52	16,194	3,702	7061.4%	0.489	86.5%	43.2%	2.002
	2048	5,206	332,982	195,898	3763.1%	35	13,465	2,716	7861.1%	0.479	86.5%	43.2%	2.002
	2049	3,908	283,680	159,448	4080.1%	22	11,198	1,927	8689.2%	0.470	86.5%	43.2%	2.003
	2050	2,901	239,164	127,328	4388.4%	14	9,303	1,299	9511.0%	0.461	86.5%	43.2%	2.003
	2051	2,128	199,494	100,676	4730.0%	8	7,705	792	10346.7%	0.457	86.6%	43.2%	2.003
	2052	1,542	164,645	78,267	5077.1%	4	6,348	404	11234.6%	0.452	86.6%	43.2%	2.003
	Past	22,643,478	9,889,562	13,181,570	58.2%	11,494,048	4,344,448	4,887,448	42.5%	1.369	44.5%	31.7%	1.403
TOTALS	Future	17,692,594	68,034,420	59,664,240	337.2%	1,680,216	7,537,166	6,207,955	369.5%	0.913	254.3%	293.6%	0.866
	Lifetime	40,336,072	77,923,982	72,845,810	180.6%	13,174,264	11,881,614	11,095,403	84.2%	2.144	86.6%	43.2%	2.003

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 28.7% Increase
Nationwide Experience for LTC3+ Comprehensive Policy Forms

1	Accumulated value of earned premium	1,593,037,120	x	60%	=	955,822,272
2	Present value of future projected earned premium without the requested rate increase	489,292,577	x	60%	=	293,575,546
3a	Present value of future projected premium with the requested rate increase	598,361,233				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	109,068,655	x	80%	=	87,254,924
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,336,652,742**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					841,260,757
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,386,092,727
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**2,227,353,484**
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
	1993	117	0	0	0.0%	1	515	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	1,419,841	0	0	0.0%	3,349	5,817,077	0	0	0.0%				0.0095		0.9905		7.50%	4.0970
	1995	13,151,960	106,301	534,436	4.1%	14,880	50,124,157	405,130	2,036,818	4.1%				0.0207		0.9793		7.50%	3.8112
	1996	37,034,623	529,856	1,721,788	4.6%	35,114	131,297,378	1,878,477	6,104,186	4.6%				0.0272		0.9728		7.50%	3.5453
	1997	57,327,219	1,521,575	8,908,284	15.5%	35,612	189,060,384	5,018,028	29,378,776	15.5%				0.0396		0.9604		7.50%	3.2979
	1998	59,124,061	2,836,739	7,898,238	13.4%	36,392	181,382,528	8,702,632	24,230,447	13.4%				0.0305		0.9695		7.50%	3.0678
Historical	1999	59,377,892	4,787,551	11,895,357	20.0%	35,400	169,452,314	13,662,689	33,946,908	20.0%				0.0292		0.9708		7.50%	2.8538
Experience	2000	58,204,908	6,566,426	16,167,080	27.8%	34,602	154,516,150	17,431,842	42,918,632	27.8%				0.0225		0.9775		7.50%	2.6547
	2001	57,586,938	10,158,913	21,031,091	36.5%	33,840	142,209,887	25,087,250	51,935,894	36.5%				0.0220		0.9780		7.50%	2.4695
	2002	56,932,488	15,474,841	24,013,326	42.2%	33,092	130,784,869	35,548,685	55,163,226	42.2%				0.0221		0.9779		7.50%	2.2972
	2003	56,044,940	18,024,209	27,726,286	49.5%	32,357	119,763,722	38,516,348	59,248,938	49.5%				0.0222		0.9778		7.50%	2.1369
	2004	63,263,886	20,934,196	35,143,114	55.6%	31,344	125,758,189	41,613,735	69,858,724	55.6%				0.0313		0.9687		7.50%	1.9878
	2005	72,440,431	22,771,163	37,498,270	51.8%	30,249	133,953,162	42,107,276	69,339,894	51.8%				0.0349		0.9651		7.50%	1.8491
	2006	70,334,943	20,534,410	42,067,761	59.8%	29,273	120,985,862	35,322,035	72,362,386	59.8%				0.0323		0.9677		7.50%	1.7201
	2007	69,142,343	15,011,653	49,510,401	71.6%	28,348	110,636,673	24,020,583	79,223,032	71.6%				0.0316		0.9684		7.50%	1.6001
	2008	67,750,694	65,442,252	63,971,743	94.4%	27,394	100,846,378	97,410,279	95,221,438	94.4%				0.0337		0.9663		7.50%	1.4885
	2009	66,184,038	86,710,105	68,312,935	103.2%	26,377	91,641,322	120,062,615	94,589,087	103.2%				0.0371		0.9629		7.50%	1.3846
	2010	71,342,895	95,784,592	78,661,391	110.3%	25,309	91,892,561	123,374,463	101,319,082	110.3%				0.0405		0.9595		7.50%	1.2880
	2011	77,466,880	77,728,272	82,128,859	106.0%	24,032	92,819,073	93,132,267	98,404,951	106.0%				0.0505		0.9495		7.50%	1.1982
	2012	74,646,102	87,538,811	90,356,262	121.0%	22,903	83,199,330	97,569,333	100,709,619	121.0%				0.0470		0.9530		7.50%	1.1146
	2013	72,422,973	99,575,577	105,656,876	145.9%	21,880	75,089,737	103,242,156	109,547,381	145.9%				0.0447		0.9553		7.50%	1.0368
	2014	69,076,946	114,863,614	120,323,331	174.2%	20,522	66,623,722	110,784,307	116,050,125	174.2%	1.0000	1.1940	1.0000	0.0621	0.0000	0.9379	0.9538	7.50%	0.9645
Projected	2015	63,761,318	135,588,217	123,668,840	194.0%	19,105	57,206,396	121,649,198	110,955,182	194.0%	1.0000	1.1135	1.0000	0.0691	0.0000	0.9309	0.9230	7.50%	0.8972
Future	2016	58,355,470	140,085,330	124,613,378	213.5%	17,657	48,703,527	116,915,340	104,002,435	213.5%	1.0000	1.1010	1.0000	0.0758	0.0000	0.9242	0.9152	7.50%	0.8346
Experience	2017	53,025,635	136,928,910	124,328,024	234.5%	16,237	41,167,667	106,307,897	96,524,911	234.5%	1.0000	1.0980	1.0000	0.0804	0.0000	0.9196	0.9087	7.50%	0.7764
	2018	47,907,100	133,855,737	123,243,056	257.3%	14,859	34,598,860	96,671,599	89,007,043	257.3%	1.0000	1.0972	1.0000	0.0849	0.0000	0.9151	0.9035	7.50%	0.7222
	2019	43,038,725	130,272,695	121,416,464	282.1%	13,531	28,914,311	87,519,906	81,570,106	282.1%	1.0000	1.0966	1.0000	0.0894	0.0000	0.9106	0.8984	7.50%	0.6718
	2020	38,447,064	127,932,114	118,920,603	309.3%	12,260	24,027,476	79,951,122	74,319,381	309.3%	1.0000	1.0964	1.0000	0.0939	0.0000	0.9061	0.8933	7.50%	0.6249
	2021	34,147,710	125,434,652	115,792,415	339.1%	11,052	19,851,718	72,921,240	67,315,741	339.1%	1.0000	1.0963	1.0000	0.0986	0.0000	0.9014	0.8882	7.50%	0.5813
	2022	30,151,639	122,492,602	112,019,674	371.5%	9,910	16,305,683	66,242,683	60,579,036	371.5%	1.0000	1.0956	1.0000	0.1033	0.0000	0.8967	0.8830	7.50%	0.5408
	2023	26,465,186	118,998,094	107,641,392	406.7%	8,840	13,313,570	59,863,154	54,150,054	406.7%	1.0000	1.0948	1.0000	0.1080	0.0000	0.8920	0.8777	7.50%	0.5031
	2024	23,090,100	114,947,793	102,730,017	444.9%	7,843	10,805,303	53,791,266	48,073,804	444.9%	1.0000	1.0939	1.0000	0.1128	0.0000	0.8872	0.8725	7.50%	0.4680
	2025	20,023,720	110,398,987	97,466,626	486.8%	6,920	8,716,606	48,058,228	42,428,590	486.8%	1.0000	1.0941	1.0000	0.1176	0.0000	0.8824	0.8672	7.50%	0.4353
	2026	17,259,272	105,450,298	91,971,237	532.9%	6,073	6,989,026	42,701,389	37,243,134	532.9%	1.0000	1.0948	1.0000	0.1224	0.0000	0.8776	0.8619	7.50%	0.4049
	2027	14,786,296	100,182,660	86,244,454	583.3%	5,300	5,569,871	37,737,949	32,487,546	583.3%	1.0000	1.0946	1.0000	0.1272	0.0000	0.8728	0.8567	7.50%	0.3767
	2028	12,591,143	94,674,832	80,432,604	638.8%	4,601	4,412,070	33,175,067	28,184,439	638.8%	1.0000	1.0952	1.0000	0.1320	0.0000	0.8680	0.8515	7.50%	0.3504
	2029	10,657,547	89,011,130	74,656,371	700.5%	3,971	3,473,970	29,014,368	24,335,242	700.5%	1.0000	1.0966	1.0000	0.1368	0.0000	0.8632	0.8464	7.50%	0.3260
	2030	8,967,236	83,287,984	69,022,456	769.7%	3,409	2,719,061	25,254,728	20,929,110	769.7%	1.0000	1.0988	1.0000	0.1415	0.0000	0.8585	0.8414	7.50%	0.3032
	2031	7,500,586	77,586,771	63,525,367	846.9%	2,911	2,115,666	21,884,647	17,918,393	846.9%	1.0000	1.1003	1.0000	0.1462	0.0000	0.8538	0.8364	7.50%	0.2821
	2032	6,237,281	71,950,895	58,137,261	932.1%	2,471	1,636,586	18,879,027	15,254,500	932.1%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8316	7.50%	0.2624
	2033	5,156,901	66,409,287	52,892,890	1025.7%	2,087	1,258,704	16,209,282	12,910,178	1025.7%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8268	7.50%	0.2441
	2034	4,239,417	60,987,083	47,831,086	1128.2%	1,752	962,571	13,847,276	10,860,172	1128.2%	1.0000	1.1000	1.0000	0.1603	0.0000	0.8397	0.8221	7.50%	0.2271
	2035	3,465,598	55,728,308	43,058,602	1242.5%	1,463	731,975	11,770,472	9,094,482	1242.5%	1.0000	1.1012	1.0000	0.1650	0.0000	0.8350	0.8175	7.50%	0.2112
	2036	2,817,320	50,723,561	38,777,851	1376.4%	1,215	553,536	9,965,963	7,618,918	1376.4%	1.0000	1.1078	1.0000	0.1697	0.0000	0.8303	0.8129	7.50%	0.1965
	2037	2,277,776	46,069,056	34,994,690	1536.4%	1,003	416,305	8,419,967	6,395,923	1536.4%	1.0000	1.1162	1.0000	0.1744	0.0000	0.8256	0.8085	7.50%	0.1828
	2038	1,831,609	41,761,585	31,370,505	1712.7%	823	311,405	7,100,184	5,333,523	1712.7%	1.0000	1.1148	1.0000	0.1791	0.0000	0.8209	0.8041	7.50%	0.1700
	2039	1,464,966	37,734,970	27,913,242	1905.4%	672	231,692	5,967,991	4,414,631	1905.4%	1.0000	1.1125	1.0000	0.1838	0.0000	0.8162	0.7998	7.50%	0.1582
	2040	1,165,505	33,944,111	24,624,878	2112.8%	545	171,471	4,993,903	3,622,845	2112.8%	1.0000	1.1089	1.0000	0.1886	0.0000	0.8114	0.7956	7.50%	0.1471
	2041	922,354	30,369,308	21,560,086	2337.5%	440	126,231	4,156,255	2,950,650	2337.5%	1.0000	1.1064	1.0000	0.1934	0.0000	0.8066	0.7914	7.50%	0.1369
	2042	726,043	27,014,422	18,745,766	2581.9%	353	92,432	3,439,176	2,386,503	2581.9%	1.0000	1.1046	1.0000	0.1984	0.0000	0.8016	0.7872	7.50%	0.1273
	2043	568,416	23,891,157	16,206,265	2851.1%	281	67,316	2,829,355	1,919,257	2851.1%	1.0000	1.1043	1.0000	0.2035	0.0000	0.7965	0.7829	7.50%	0.1184
	2044	442,528	21,009,688	13,916,927	3144.9%	222	48,751	2,314,523	1,533,152	3144.9%	1.0000	1.1030	1.0000	0.2087	0.0000	0.7913	0.7785	7.50%	0.1102
	2045	342,523	18,366,055	11,847,942	3459.0%	175	35,101	1,882,128	1,214,161	3459.0%	1.0000	1.0999	1.0000	0.2142	0.0000	0.7858	0.7740	7.50%	0.1025
	2046	263,508	15,951,296	9,989,175	3790.8%	136	25,120	1,520,621	952,258	3790.8%	1.0000	1.0959	1.0000	0.2199	0.0000	0.7801	0.7693	7.50%	0.0953
	2047	201,425	13,755,155	8,331,687	4136.4%	105	17,862	1,219,781	738,838	4136.4%	1.0000	1.0911	1.0000	0.2259	0.0000	0.7741	0.7644	7.50%	0.0887
	2048	152,933	11,772,088	6,882,045	4500.0%	81	12,616	971,094	567,709	4500.0%	1.0000	1.0879	1.0000	0.2320	0.0000	0.7680	0.7593	7.50%	0.0825
	2049	115,296	9,998,804	5,634,641	4887.1%	62	8,847	767,269	432,380	4887.1%	1.0000	1.0860	1.0000	0.2384	0.0000	0.7616	0.7539	7.50%	0.0767
	2050	86,285	8,426,657	4,559,757	5284.5%	47	6,159	601,515	325,486	5284.5%	1.0000	1.0813	1.0000	0.2449	0.0000	0.7551	0.7484	7.50%	0.0714
	2051	64,089	7,045,392	3,653,642	5700.9%	35	4,256	467,830	242,610	5700.9%	1.0000	1.0788	1.0000	0.2515	0.0000	0.7485	0.7428	7.50%	0.0664
	2052	47,241	5,844,214	2,895,117	6128.4%	26	2,918	360,994	178,830	6128.4%	1.0000	1.0750	1.0000	0.2582	0.0000	0.7418	0.7371	7.50%	0.0618
	2053	34,559	4,810,256	2,272,977	6577.1%	19	1,986	276,397	130,605	6577.1%	1.0000	1.0732	1.0000	0.2649	0.0000	0.7351	0.7315	7.50%	0.0575
	Past	1,161,200,173	652,037,442	773,203,498	66.6%	561,748	2,301,231,269	924,105,825	1,195,539,420	52.0%									
	Future	611,876,268	2,725,555,767	2,344,113,339	383.1%	199,016	402,238,343	1,328,405,092	1,195,151,884	297.1%									
	Lifetime	1,773,076,441	3,377,593,209	3,117,316,837	175.8%	760,764	2,703,469,612	2,252,510,917	2,390,691,304	88.4%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 28.7% 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
	1993	117	0	0	0.0%	1	515	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	1,419,841	0	0	0.0%	3,349	5,817,077	0	0	0.0%				0.0095		0.9905		7.50%	4.0970
	1995	13,151,960	106,301	534,436	4.1%	14,880	50,124,157	405,130	2,036,818	4.1%				0.0207		0.9793		7.50%	3.8112
	1996	37,034,623	529,856	1,721,788	4.6%	35,114	131,297,378	1,878,477	6,104,186	4.6%				0.0272		0.9728		7.50%	3.5453
	1997	57,327,219	1,521,575	8,908,284	15.5%	35,612	189,060,384	5,018,028	29,378,776	15.5%				0.0396		0.9604		7.50%	3.2979
	1998	59,124,061	2,836,739	7,898,238	13.4%	36,392	181,382,528	8,702,632	24,230,447	13.4%				0.0305		0.9695		7.50%	3.0678
Historical	1999	59,377,892	4,787,551	11,895,357	20.0%	35,400	169,452,314	13,662,689	33,946,908	20.0%				0.0292		0.9708		7.50%	2.8538
Experience	2000	58,204,908	6,566,426	16,167,080	27.8%	34,602	154,516,150	17,431,842	42,918,632	27.8%				0.0225		0.9775		7.50%	2.6547
	2001	57,586,938	10,158,913	21,031,091	36.5%	33,840	142,209,887	25,087,250	51,935,894	36.5%				0.0220		0.9780		7.50%	2.4695
	2002	56,932,488	15,474,841	24,013,326	42.2%	33,092	130,784,869	35,548,685	55,163,226	42.2%				0.0221		0.9779		7.50%	2.2972
	2003	56,044,940	18,024,209	27,726,286	49.5%	32,357	119,763,722	38,516,348	59,248,938	49.5%				0.0222		0.9778		7.50%	2.1369
	2004	63,263,886	20,934,196	35,143,114	55.6%	31,344	125,758,189	41,613,735	69,858,724	55.6%				0.0313		0.9687		7.50%	1.9878
	2005	72,440,431	22,771,163	37,498,270	51.8%	30,249	133,953,162	42,107,276	69,339,894	51.8%				0.0349		0.9651		7.50%	1.8491
	2006	70,334,943	20,534,410	42,067,761	59.8%	29,273	120,985,862	35,322,035	72,362,386	59.8%				0.0323		0.9677		7.50%	1.7201
	2007	69,142,343	15,011,653	49,510,401	71.6%	28,348	110,636,673	24,020,583	79,223,032	71.6%				0.0316		0.9684		7.50%	1.6001
	2008	67,750,694	65,442,252	63,971,743	94.4%	27,394	100,846,378	97,410,279	95,221,438	94.4%				0.0337		0.9663		7.50%	1.4885
	2009	66,184,038	86,710,105	68,312,935	103.2%	26,377	91,641,322	120,062,615	94,589,087	103.2%				0.0371		0.9629		7.50%	1.3846
	2010	71,342,895	95,784,592	78,661,391	110.3%	25,309	91,892,561	123,374,463	101,319,082	110.3%				0.0405		0.9595		7.50%	1.2880
	2011	77,466,880	77,728,272	82,128,859	106.0%	24,032	92,819,073	93,132,267	98,404,951	106.0%				0.0505		0.9495		7.50%	1.1982
	2012	74,646,102	87,538,811	90,356,262	121.0%	22,903	83,199,330	97,569,333	100,709,619	121.0%				0.0470		0.9530		7.50%	1.1146
	2013	72,422,973	99,575,577	105,656,876	145.9%	21,880	75,089,737	103,242,156	109,547,381	145.9%				0.0447		0.9553		7.50%	1.0368
	2014	69,076,946	114,863,614	120,323,331	174.2%	20,522	66,623,722	110,784,307	116,050,125	174.2%	1.0000	1.1940	1.0000	0.0621	0.0000	0.9379	0.9538	7.50%	0.9645
Projected	2015	69,727,907	135,246,284	122,168,687	175.2%	18,914	62,559,596	121,342,418	109,609,251	175.2%	1.1173	1.1123	1.0041	0.0691	0.0100	0.9216	0.9091	7.50%	0.8972
Future	2016	72,218,540	138,717,018	120,997,253	167.5%	17,480	60,273,657	115,773,346	100,984,414	167.5%	1.1519	1.0976	1.0098	0.0758	0.0000	0.9242	0.8936	7.50%	0.8346
Experience	2017	65,622,535	134,467,575	120,720,180	184.0%	16,075	50,947,559	104,396,983	93,723,878	184.0%	1.0000	1.0874	1.0098	0.0804	0.0000	0.9196	0.9087	7.50%	0.7764
	2018	59,288,029	130,757,977	119,666,696	201.8%	14,710	42,818,251	94,434,374	86,424,169	201.8%	1.0000	1.0866	1.0098	0.0849	0.0000	0.9151	0.9035	7.50%	0.7222
	2019	53,263,110	126,866,518	117,893,109	221.3%	13,396	35,783,265	85,231,566	79,203,043	221.3%	1.0000	1.0860	1.0098	0.0894	0.0000	0.9106	0.8984	7.50%	0.6718
	2020	47,580,643	124,413,063	115,469,675	242.7%	12,137	29,735,503	77,751,892	72,162,725	242.7%	1.0000	1.0858	1.0098	0.0939	0.0000	0.9061	0.8933	7.50%	0.6249
	2021	42,259,924	121,902,432	112,432,263	266.0%	10,941	24,567,741	70,867,790	65,362,322	266.0%	1.0000	1.0857	1.0098	0.0986	0.0000	0.9014	0.8882	7.50%	0.5813
	2022	37,314,537	119,009,003	108,769,003	291.5%	9,811	20,179,301	64,358,790	58,821,108	291.5%	1.0000	1.0850	1.0098	0.1033	0.0000	0.8967	0.8830	7.50%	0.5408
	2023	32,752,320	115,592,536	104,517,772	319.1%	8,752	16,476,375	58,149,955	52,578,687	319.1%	1.0000	1.0842	1.0098	0.1080	0.0000	0.8920	0.8777	7.50%	0.5031
	2024	28,575,440	111,644,651	99,748,919	349.1%	7,764	13,372,237	52,245,519	46,678,762	349.1%	1.0000	1.0833	1.0098	0.1128	0.0000	0.8872	0.8725	7.50%	0.4680
	2025	24,780,603	107,217,847	94,638,266	381.9%	6,851	10,787,344	46,673,433	41,197,365	381.9%	1.0000	1.0835	1.0098	0.1176	0.0000	0.8824	0.8672	7.50%	0.4353
	2026	21,359,427	102,406,070	89,302,346	418.1%	6,012	8,649,357	41,468,650	36,162,385	418.1%	1.0000	1.0842	1.0098	0.1224	0.0000	0.8776	0.8619	7.50%	0.4049
	2027	18,298,965	97,286,738	83,741,747	457.6%	5,247	6,893,063	36,647,080	31,544,798	457.6%	1.0000	1.0840	1.0098	0.1272	0.0000	0.8728	0.8567	7.50%	0.3767
	2028	15,582,326	91,935,575	78,098,550	501.2%	4,555	5,460,213	32,215,202	27,366,562	501.2%	1.0000	1.0846	1.0098	0.1320	0.0000	0.8680	0.8515	7.50%	0.3504
	2029	13,189,380	86,433,896	72,489,936	549.6%	3,932	4,299,255	28,174,284	23,629,064	549.6%	1.0000	1.0860	1.0098	0.1368	0.0000	0.8632	0.8464	7.50%	0.3260
	2030	11,097,515	80,875,130	67,019,511	603.9%	3,375	3,365,008	24,523,098	20,321,773	603.9%	1.0000	1.0882	1.0098	0.1415	0.0000	0.8585	0.8414	7.50%	0.3032
	2031	9,282,444	75,338,124	61,681,940	664.5%	2,882	2,618,269	21,250,379	17,398,424	664.5%	1.0000	1.0897	1.0098	0.1462	0.0000	0.8538	0.8364	7.50%	0.2821
	2032	7,719,025	69,864,847	56,450,190	731.3%	2,447	2,025,377	18,331,674	14,811,833	731.3%	1.0000	1.0899	1.0098	0.1509	0.0000	0.8491	0.8316	7.50%	0.2624
	2033	6,381,986	64,483,386	51,358,004	804.7%	2,066	1,557,725	15,739,205	12,535,541	804.7%	1.0000	1.0898	1.0098	0.1556	0.0000	0.8444	0.8268	7.50%	0.2441
	2034	5,246,543	59,218,078	46,443,087	885.2%	1,735	1,191,241	13,445,619	10,545,024	885.2%	1.0000	1.0894	1.0098	0.1603	0.0000	0.8397	0.8221	7.50%	0.2271
	2035	4,288,895	54,111,613	41,809,095	974.8%	1,449	905,865	11,429,007	8,830,571	974.8%	1.0000	1.0906	1.0098	0.1650	0.0000	0.8350	0.8175	7.50%	0.2112
	2036	3,486,609	49,251,915	37,652,566	1079.9%	1,203	685,035	9,676,820	7,397,826	1079.9%	1.0000	1.0971	1.0098	0.1697	0.0000	0.8303	0.8129	7.50%	0.1965
	2037	2,818,890	44,732,365	33,979,187	1205.4%	993	515,204	8,175,662	6,210,321	1205.4%	1.0000	1.1054	1.0098	0.1744	0.0000	0.8256	0.8085	7.50%	0.1828
	2038	2,266,731	40,549,823	30,460,172	1343.8%	815	385,383	6,894,164	5,178,750	1343.8%	1.0000	1.1040	1.0098	0.1791	0.0000	0.8209	0.8041	7.50%	0.1700
	2039	1,812,987	36,640,014	27,103,234	1494.9%	665	286,734	5,794,818	4,286,524	1494.9%	1.0000	1.1017	1.0098	0.1838	0.0000	0.8162	0.7998	7.50%	0.1582
	2040	1,442,385	32,959,131	23,910,294	1657.7%	540	212,206	4,848,992	3,517,715	1657.7%	1.0000	1.0981	1.0098	0.1886	0.0000	0.8114	0.7956	7.50%	0.1471
	2041	1,141,471	29,488,042	20,934,439	1834.0%	435	156,218	4,035,647	2,865,026	1834.0%	1.0000	1.0956	1.0098	0.1934	0.0000	0.8066	0.7914	7.50%	0.1369
	2042	898,524	26,230,500	18,201,787	2025.7%	349	114,390	3,339,376	2,317,249	2025.7%	1.0000	1.0939	1.0098	0.1984	0.0000	0.8016	0.7872	7.50%	0.1273
	2043	703,451	23,197,866	15,735,979	2237.0%	278	83,307	2,747,251	1,863,563	2237.0%	1.0000	1.0936	1.0098	0.2035	0.0000	0.7965	0.7829	7.50%	0.1184
	2044	547,656	20,400,013	13,513,075	2467.4%	220	60,332	2,247,358	1,488,662	2467.4%	1.0000	1.0924	1.0098	0.2087	0.0000	0.7913	0.7785	7.50%	0.1102
	2045	423,894	17,833,095	11,504,129	2713.9%	173	43,440	1,827,511	1,178,928	2713.9%	1.0000	1.0893	1.0098	0.2142	0.0000	0.7858	0.7740	7.50%	0.1025
	2046	326,107	15,488,409	9,699,302	2974.3%	135	31,087	1,476,494	924,624	2974.3%	1.0000	1.0853	1.0098	0.2199	0.0000	0.7801	0.7693	7.50%	0.0953
	2047	249,276	13,355,997	8,089,912	3245.4%	104	22,105	1,184,385	717,398	3245.4%	1.0000	1.0806	1.0098	0.2259	0.0000	0.7741	0.7644	7.50%	0.0887
	2048	189,264	11,430,477	6,682,337	3530.7%	80	15,613	942,915	551,234	3530.7%	1.0000	1.0774	1.0098	0.2320	0.0000	0.7680	0.7593	7.50%	0.0825
	2049	142,687	9,708,651	5,471,131	3834.4%	61	10,949	745,004	419,833	3834.4%	1.0000	1.0755	1.0098	0.2384	0.0000	0.7616	0.7539	7.50%	0.0767
	2050	106,783	8,182,126	4,427,439	4146.2%	46	7,622	584,060	316,041	4146.2%	1.0000	1.0709	1.0098	0.2449	0.0000	0.7551	0.7484	7.50%	0.0714
	2051	79,314	6,840,943	3,547,617	4472.9%	35	5,267	454,254	235,570	4472.9%	1.0000	1.0684	1.0098	0.2515	0.0000	0.7485	0.7428	7.50%	0.0664
	2052	58,464	5,674,622	2,811,104	4808.3%	26	3,611	350,519	173,640	4808.3%	1.0000	1.0646	1.0098	0.2582	0.0000	0.7418	0.7371	7.50%	0.0618
	2053	42,769	4,670,668	2,207,018	5160.3%	19	2,457	268,377	126,815	5160.3%	1.0000	1.0628	1.0098	0.2649	0.0000	0.7351	0.7315	7.50%	0.0575
	Past	1,161,200,173	652,037,442	773,203,498	66.6%	561,748	2,301,231,269	924,105,825	1,195,539,420	52.0%									
	Future	731,644,302	2,659,286,631	2,281,670,282	311.9%	197,231	473,730,884	1,300,828,173	1,165,711,543	246.1%									
	Lifetime	1,892,844,475	3,311,324,074	3,054,873,780	161.4%	758,979	2,774,962,153	2,224,933,997	2,361,250,963	85.1%									

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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	45,840	0	0	0.0%	89	187,808	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	400,015	0	0	0.0%	396	1,524,520	0	0	0.0%				0.0100		0.9900		7.50%	3.8112
	1996	923,209	5,982	9,077	1.0%	848	3,273,015	21,209	32,181	1.0%				0.0185		0.9815		7.50%	3.5453
	1997	1,348,656	5,082	1,878	0.1%	826	4,447,756	16,761	6,193	0.1%				0.0328		0.9672		7.50%	3.2979
	1998	1,316,741	33,652	251,294	19.1%	806	4,039,535	103,237	770,927	19.1%				0.0242		0.9758		7.50%	3.0678
Historical	1999	1,292,510	81,425	485,735	37.6%	792	3,688,558	232,371	1,386,187	37.6%				0.0174		0.9826		7.50%	2.8538
Experience	2000	1,277,229	92,568	278,658	21.8%	780	3,390,652	245,739	739,752	21.8%				0.0152		0.9848		7.50%	2.6547
	2001	1,257,728	240,030	624,275	49.6%	766	3,105,936	592,751	1,541,635	49.6%				0.0179		0.9821		7.50%	2.4695
	2002	1,235,797	436,805	450,639	36.5%	753	2,838,863	1,003,426	1,035,203	36.5%				0.0170		0.9830		7.50%	2.2972
	2003	1,214,614	526,616	231,068	19.0%	743	2,595,536	1,125,338	493,774	19.0%				0.0133		0.9867		7.50%	2.1369
	2004	1,194,919	498,872	636,341	53.3%	730	2,375,302	991,675	1,264,940	53.3%				0.0175		0.9825		7.50%	1.9878
	2005	1,197,407	447,683	893,487	74.6%	710	2,214,185	827,833	1,652,190	74.6%				0.0274		0.9726		7.50%	1.8491
	2006	1,422,987	489,069	327,844	23.0%	687	2,447,735	841,266	563,937	23.0%				0.0324		0.9676		7.50%	1.7201
	2007	1,451,750	285,709	809,260	55.7%	666	2,322,987	457,171	1,294,921	55.7%				0.0306		0.9694		7.50%	1.6001
	2008	1,421,142	1,456,517	661,619	46.6%	647	2,115,358	2,168,014	984,815	46.6%				0.0285		0.9715		7.50%	1.4885
	2009	1,377,794	1,388,961	1,976,680	143.5%	626	1,907,754	1,923,216	2,736,998	143.5%				0.0325		0.9675		7.50%	1.3846
	2010	1,347,863	1,208,935	1,941,176	144.0%	609	1,736,102	1,557,158	2,500,315	144.0%				0.0272		0.9728		7.50%	1.2880
	2011	1,356,257	1,056,555	1,898,893	140.0%	590	1,625,037	1,265,940	2,275,211	140.0%				0.0312		0.9688		7.50%	1.1982
	2012	1,560,142	1,635,100	1,875,684	120.2%	570	1,738,909	1,822,456	2,090,607	120.2%				0.0339		0.9661		7.50%	1.1146
	2013	1,514,316	2,109,746	2,821,298	186.3%	545	1,570,076	2,187,431	2,925,184	186.3%				0.0439		0.9561		7.50%	1.0368
	2014	1,437,966	2,703,918	2,775,620	193.0%	513	1,386,897	2,607,890	2,677,046	193.0%	1.0000	1.0360	1.0000	0.0579	0.0000	0.9421	0.9496	7.50%	0.9645
Projected	2015	1,335,270	3,163,929	2,893,224	216.7%	480	1,197,998	2,838,664	2,595,789	216.7%	1.0000	1.1225	1.0000	0.0643	0.0000	0.9357	0.9286	7.50%	0.8972
Future	2016	1,230,582	3,307,574	2,969,682	241.3%	447	1,027,045	2,760,504	2,478,499	241.3%	1.0000	1.1137	1.0000	0.0705	0.0000	0.9295	0.9216	7.50%	0.8346
Experience	2017	1,126,907	3,275,708	3,015,311	267.6%	413	874,900	2,543,171	2,341,006	267.6%	1.0000	1.1088	1.0000	0.0744	0.0000	0.9256	0.9158	7.50%	0.7764
	2018	1,026,873	3,224,344	3,036,186	295.7%	381	741,616	2,328,645	2,192,756	295.7%	1.0000	1.1050	1.0000	0.0784	0.0000	0.9216	0.9112	7.50%	0.7222
	2019	930,960	3,181,074	3,034,925	326.0%	350	625,438	2,137,112	2,038,925	326.0%	1.0000	1.1026	1.0000	0.0825	0.0000	0.9175	0.9066	7.50%	0.6718
	2020	839,581	3,167,536	3,017,349	359.4%	319	524,696	1,979,551	1,885,691	359.4%	1.0000	1.1024	1.0000	0.0868	0.0000	0.9132	0.9018	7.50%	0.6249
	2021	753,096	3,152,352	2,991,473	397.2%	290	437,811	1,832,615	1,739,088	397.2%	1.0000	1.1053	1.0000	0.0911	0.0000	0.9089	0.8970	7.50%	0.5813
	2022	671,801	3,127,742	2,945,970	438.5%	262	363,303	1,691,450	1,593,149	438.5%	1.0000	1.1040	1.0000	0.0956	0.0000	0.9044	0.8921	7.50%	0.5408
	2023	595,917	3,089,279	2,880,220	483.3%	236	299,782	1,554,092	1,448,923	483.3%	1.0000	1.1022	1.0000	0.1002	0.0000	0.8998	0.8870	7.50%	0.5031
	2024	525,591	3,037,084	2,806,866	534.0%	211	245,957	1,421,242	1,313,508	534.0%	1.0000	1.1049	1.0000	0.1048	0.0000	0.8952	0.8820	7.50%	0.4680
	2025	460,887	2,974,107	2,725,808	591.4%	188	200,631	1,294,670	1,186,583	591.4%	1.0000	1.1075	1.0000	0.1095	0.0000	0.8905	0.8769	7.50%	0.4353
	2026	401,790	2,899,801	2,627,124	653.9%	167	162,702	1,174,255	1,063,836	653.9%	1.0000	1.1056	1.0000	0.1143	0.0000	0.8857	0.8718	7.50%	0.4049
	2027	348,211	2,810,502	2,502,232	718.6%	147	131,168	1,058,692	942,569	718.6%	1.0000	1.0990	1.0000	0.1191	0.0000	0.8809	0.8666	7.50%	0.3767
	2028	299,993	2,705,277	2,365,948	788.7%	129	105,121	947,958	829,053	788.7%	1.0000	1.0975	1.0000	0.1240	0.0000	0.8760	0.8615	7.50%	0.3504
	2029	256,920	2,585,442	2,218,631	863.5%	112	83,747	842,759	723,192	863.5%	1.0000	1.0949	1.0000	0.1289	0.0000	0.8711	0.8564	7.50%	0.3260
	2030	218,726	2,452,411	2,064,463	943.9%	97	66,323	743,624	625,990	943.9%	1.0000	1.0930	1.0000	0.1338	0.0000	0.8662	0.8513	7.50%	0.3032
	2031	185,107	2,308,771	1,906,816	1030.1%	84	52,212	651,228	537,849	1030.1%	1.0000	1.0914	1.0000	0.1388	0.0000	0.8612	0.8463	7.50%	0.2821
	2032	155,729	2,158,279	1,753,913	1126.3%	72	40,861	566,306	460,205	1126.3%	1.0000	1.0933	1.0000	0.1439	0.0000	0.8561	0.8413	7.50%	0.2624
	2033	130,240	2,006,962	1,613,201	1238.6%	61	31,789	489,862	393,753	1238.6%	1.0000	1.0998	1.0000	0.1490	0.0000	0.8510	0.8363	7.50%	0.2441
	2034	108,280	1,858,172	1,479,137	1366.0%	52	24,585	421,903	335,842	1366.0%	1.0000	1.1028	1.0000	0.1542	0.0000	0.8458	0.8314	7.50%	0.2271
	2035	89,490	1,714,041	1,350,871	1509.5%	43	18,901	362,026	285,320	1509.5%	1.0000	1.1050	1.0000	0.1595	0.0000	0.8405	0.8265	7.50%	0.2112
	2036	73,520	1,577,745	1,237,127	1682.7%	36	14,445	309,989	243,066	1682.7%	1.0000	1.1147	1.0000	0.1649	0.0000	0.8351	0.8215	7.50%	0.1965
	2037	60,037	1,451,048	1,131,443	1884.6%	30	10,973	265,206	206,792	1884.6%	1.0000	1.1200	1.0000	0.1705	0.0000	0.8295	0.8166	7.50%	0.1828
	2038	48,728	1,330,844	1,019,732	2092.7%	25	8,285	226,266	173,372	2092.7%	1.0000	1.1104	1.0000	0.1762	0.0000	0.8238	0.8116	7.50%	0.1700
	2039	39,305	1,213,497	907,079	2307.8%	20	6,216	191,921	143,460	2307.8%	1.0000	1.1028	1.0000	0.1820	0.0000	0.8180	0.8066	7.50%	0.1582
	2040	31,508	1,097,882	797,850	2532.2%	16	4,635	161,522	117,381	2532.2%	1.0000	1.0973	1.0000	0.1879	0.0000	0.8121	0.8016	7.50%	0.1471
	2041	25,099	985,752	700,698	2791.7%	13	3,435	134,907	95,896	2791.7%	1.0000	1.1025	1.0000	0.1939	0.0000	0.8061	0.7966	7.50%	0.1369
	2042	19,867	879,524	614,369	3092.3%	11	2,529	111,971	78,215	3092.3%	1.0000	1.1077	1.0000	0.2000	0.0000	0.8000	0.7916	7.50%	0.1273
	2043	15,626	780,755	536,951	3436.3%	8	1,851	92,462	63,589	3436.3%	1.0000	1.1112	1.0000	0.2062	0.0000	0.7938	0.7865	7.50%	0.1184
	2044	12,210	690,165	467,178	3826.3%	7	1,345	76,032	51,466	3826.3%	1.0000	1.1135	1.0000	0.2126	0.0000	0.7874	0.7814	7.50%	0.1102
	2045	9,476	607,237	401,543	4237.7%	5	971	62,229	41,150	4237.7%	1.0000	1.1075	1.0000	0.2192	0.0000	0.7808	0.7761	7.50%	0.1025
	2046	7,301	531,166	340,465	4663.5%	4	696	50,636	32,456	4663.5%	1.0000	1.1005	1.0000	0.2262	0.0000	0.7738	0.7705	7.50%	0.0953
	2047	5,581	461,007	284,119	5091.1%	3	495	40,881	25,195	5091.1%	1.0000	1.0917	1.0000	0.2336	0.0000	0.7664	0.7644	7.50%	0.0887
	2048	4,229	396,667	234,742	5551.1%	2	349	32,722	19,364	5551.1%	1.0000	1.0904	1.0000	0.2416	0.0000	0.7584	0.7577	7.50%	0.0825
	2049	3,173	338,053	190,873	6015.2%	2	243	25,941	14,647	6015.2%	1.0000	1.0836	1.0000	0.2503	0.0000	0.7497	0.7504	7.50%	0.0767
	2050	2,355	285,080	152,512	6474.8%	1	168	20,350	10,887	6474.8%	1.0000	1.0764	1.0000	0.2595	0.0000	0.7405	0.7423	7.50%	0.0714
	2051	1,728	237,864	120,718	6985.9%	1	115	15,795	8,016	6985.9%	1.0000	1.0789	1.0000	0.2691	0.0000	0.7309	0.7336	7.50%	0.0664
	2052	1,252	196,393	93,995	7507.7%	1	77	12,131	5,806	7507.7%	1.0000	1.0747	1.0000	0.2789	0.0000	0.7211	0.7245	7.50%	0.0618
	2053	895	160,426	72,110	8053.5%	1	51	9,218	4,143	8053.5%	1.0000	1.0727	1.0000	0.2888	0.0000	0.7112	0.7152	7.50%	0.0575
	Past	24,156,916	11,999,307	16,174,905	67.0%	13,179	49,145,624	17,382,992	24,294,969	49.4%									
	Future	13,491,807	74,125,410	64,278,475	476.4%	5,241	8,700,363	34,088,395	31,023,473	356.6%									
	Lifetime	37,648,722	86,124,717	80,453,380	213.7%	18,420	57,845,987	51,471,387	55,318,442	95.6%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 28.7% 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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	45,840	0	0	0.0%	89	187,808	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	400,015	0	0	0.0%	396	1,524,520	0	0	0.0%				0.0100		0.9900		7.50%	3.8112
	1996	923,209	5,982	9,077	1.0%	848	3,273,015	21,209	32,181	1.0%				0.0185		0.9815		7.50%	3.5453
	1997	1,348,656	5,082	1,878	0.1%	826	4,447,756	16,761	6,193	0.1%				0.0328		0.9672		7.50%	3.2979
	1998	1,316,741	33,652	251,294	19.1%	806	4,039,535	103,237	770,927	19.1%				0.0242		0.9758		7.50%	3.0678
Historical	1999	1,292,510	81,425	485,735	37.6%	792	3,688,558	232,371	1,386,187	37.6%				0.0174		0.9826		7.50%	2.8538
Experience	2000	1,277,229	92,568	278,658	21.8%	780	3,390,652	245,739	739,752	21.8%				0.0152		0.9848		7.50%	2.6547
	2001	1,257,728	240,030	624,275	49.6%	766	3,105,936	592,751	1,541,635	49.6%				0.0179		0.9821		7.50%	2.4695
	2002	1,235,797	436,805	450,639	36.5%	753	2,838,863	1,003,426	1,035,203	36.5%				0.0170		0.9830		7.50%	2.2972
	2003	1,214,614	526,616	231,068	19.0%	743	2,595,536	1,125,338	493,774	19.0%				0.0133		0.9867		7.50%	2.1369
	2004	1,194,919	498,872	636,341	53.3%	730	2,375,302	991,675	1,264,940	53.3%				0.0175		0.9825		7.50%	1.9878
	2005	1,197,407	447,683	893,487	74.6%	710	2,214,185	827,833	1,652,190	74.6%				0.0274		0.9726		7.50%	1.8491
	2006	1,422,987	489,069	327,844	23.0%	687	2,447,735	841,266	563,937	23.0%				0.0324		0.9676		7.50%	1.7201
	2007	1,451,750	285,709	809,260	55.7%	666	2,322,987	457,171	1,294,921	55.7%				0.0306		0.9694		7.50%	1.6001
	2008	1,421,142	1,456,517	661,619	46.6%	647	2,115,358	2,168,014	984,815	46.6%				0.0285		0.9715		7.50%	1.4885
	2009	1,377,794	1,388,961	1,976,680	143.5%	626	1,907,754	1,923,216	2,736,998	143.5%				0.0325		0.9675		7.50%	1.3846
	2010	1,347,863	1,208,935	1,941,176	144.0%	609	1,736,102	1,557,158	2,500,315	144.0%				0.0272		0.9728		7.50%	1.2880
	2011	1,356,257	1,056,555	1,898,893	140.0%	590	1,625,037	1,265,940	2,275,211	140.0%				0.0312		0.9688		7.50%	1.1982
	2012	1,560,142	1,635,100	1,875,684	120.2%	570	1,738,909	1,822,456	2,090,607	120.2%				0.0339		0.9661		7.50%	1.1146
	2013	1,514,316	2,109,746	2,821,298	186.3%	545	1,570,076	2,187,431	2,925,184	186.3%				0.0439		0.9561		7.50%	1.0368
	2014	1,437,966	2,703,918	2,775,620	193.0%	513	1,386,897	2,607,890	2,677,046	193.0%	1.0000	1.0360	1.0000	0.0579	0.0000	0.9421	0.9496	7.50%	0.9645
Projected	2015	1,458,264	3,155,576	2,857,509	196.0%	476	1,308,349	2,831,170	2,563,746	196.0%	1.1153	1.1208	1.0042	0.0643	0.0100	0.9263	0.9148	7.50%	0.8972
Future	2016	1,522,922	3,275,081	2,883,506	189.3%	442	1,271,032	2,733,385	2,406,576	189.3%	1.1540	1.1109	1.0098	0.0705	0.0000	0.9295	0.8996	7.50%	0.8346
Experience	2017	1,394,618	3,217,850	2,927,810	209.9%	409	1,082,743	2,498,251	2,273,073	209.9%	1.0000	1.0981	1.0098	0.0744	0.0000	0.9256	0.9158	7.50%	0.7764
	2018	1,270,820	3,150,748	2,948,080	232.0%	377	917,796	2,275,493	2,129,125	232.0%	1.0000	1.0943	1.0098	0.0784	0.0000	0.9216	0.9112	7.50%	0.7222
	2019	1,152,121	3,098,707	2,946,855	255.8%	346	774,019	2,081,776	1,979,758	255.8%	1.0000	1.0919	1.0098	0.0825	0.0000	0.9175	0.9066	7.50%	0.6718
	2020	1,039,034	3,080,833	2,929,789	282.0%	316	649,344	1,925,365	1,830,970	282.0%	1.0000	1.0918	1.0098	0.0868	0.0000	0.9132	0.9018	7.50%	0.6249
	2021	932,004	3,063,859	2,904,664	311.7%	287	541,819	1,781,170	1,688,622	311.7%	1.0000	1.0946	1.0098	0.0911	0.0000	0.9089	0.8970	7.50%	0.5813
	2022	831,395	3,038,956	2,860,482	344.1%	260	449,610	1,643,435	1,546,918	344.1%	1.0000	1.0933	1.0098	0.0956	0.0000	0.9044	0.8921	7.50%	0.5408
	2023	737,485	3,000,965	2,796,639	379.2%	234	370,999	1,509,665	1,406,877	379.2%	1.0000	1.0915	1.0098	0.1002	0.0000	0.8998	0.8870	7.50%	0.5031
	2024	650,452	2,949,867	2,725,414	419.0%	209	304,387	1,380,427	1,275,392	419.0%	1.0000	1.0942	1.0098	0.1048	0.0000	0.8952	0.8820	7.50%	0.4680
	2025	570,376	2,888,439	2,646,709	464.0%	186	248,293	1,257,378	1,152,149	464.0%	1.0000	1.0967	1.0098	0.1095	0.0000	0.8905	0.8769	7.50%	0.4353
	2026	497,240	2,816,102	2,550,889	513.0%	165	201,354	1,140,362	1,032,965	513.0%	1.0000	1.0949	1.0098	0.1143	0.0000	0.8857	0.8718	7.50%	0.4049
	2027	430,933	2,729,266	2,429,621	563.8%	145	162,329	1,028,091	915,217	563.8%	1.0000	1.0884	1.0098	0.1191	0.0000	0.8809	0.8666	7.50%	0.3767
	2028	371,260	2,627,005	2,297,291	618.8%	127	130,094	920,530	804,995	618.8%	1.0000	1.0869	1.0098	0.1240	0.0000	0.8760	0.8615	7.50%	0.3504
	2029	317,955	2,510,581	2,154,249	677.5%	111	103,642	818,358	702,206	677.5%	1.0000	1.0844	1.0098	0.1289	0.0000	0.8711	0.8564	7.50%	0.3260
	2030	270,687	2,381,363	2,004,555	740.5%	96	82,078	722,081	607,825	740.5%	1.0000	1.0824	1.0098	0.1338	0.0000	0.8662	0.8513	7.50%	0.3032
	2031	229,081	2,241,856	1,851,483	808.2%	83	64,616	632,353	522,242	808.2%	1.0000	1.0808	1.0098	0.1388	0.0000	0.8612	0.8463	7.50%	0.2821
	2032	192,724	2,095,703	1,703,016	883.7%	71	50,568	549,887	446,850	883.7%	1.0000	1.0828	1.0098	0.1439	0.0000	0.8561	0.8413	7.50%	0.2624
	2033	161,180	1,948,758	1,566,388	971.8%	60	39,341	475,656	382,326	971.8%	1.0000	1.0891	1.0098	0.1490	0.0000	0.8510	0.8363	7.50%	0.2441
	2034	134,004	1,804,273	1,436,214	1071.8%	51	30,426	409,665	326,096	1071.8%	1.0000	1.0922	1.0098	0.1542	0.0000	0.8458	0.8314	7.50%	0.2271
	2035	110,750	1,664,316	1,311,670	1184.4%	43	23,392	351,523	277,040	1184.4%	1.0000	1.0944	1.0098	0.1595	0.0000	0.8405	0.8265	7.50%	0.2112
	2036	90,986	1,531,969	1,201,227	1320.2%	36	17,877	300,995	236,012	1320.2%	1.0000	1.1039	1.0098	0.1649	0.0000	0.8351	0.8215	7.50%	0.1965
	2037	74,299	1,408,946	1,098,609	1478.6%	30	13,580	257,511	200,791	1478.6%	1.0000	1.1091	1.0098	0.1705	0.0000	0.8295	0.8166	7.50%	0.1828
	2038	60,304	1,292,227	990,140	1641.9%	24	10,253	219,701	168,341	1641.9%	1.0000	1.0997	1.0098	0.1762	0.0000	0.8238	0.8116	7.50%	0.1700
	2039	48,643	1,178,285	880,757	1810.7%	20	7,693	186,352	139,297	1810.7%	1.0000	1.0921	1.0098	0.1820	0.0000	0.8180	0.8066	7.50%	0.1582
	2040	38,993	1,066,024	774,697	1986.8%	16	5,737	156,835	113,975	1986.8%	1.0000	1.0866	1.0098	0.1879	0.0000	0.8121	0.8016	7.50%	0.1471
	2041	31,061	957,148	680,365	2190.4%	13	4,251	130,992	93,113	2190.4%	1.0000	1.0918	1.0098	0.1939	0.0000	0.8061	0.7966	7.50%	0.1369
	2042	24,587	854,002	596,541	2426.2%	10	3,130	108,722	75,945	2426.2%	1.0000	1.0970	1.0098	0.2000	0.0000	0.8000	0.7916	7.50%	0.1273
	2043	19,338	758,098	521,369	2696.1%	8	2,290	89,779	61,744	2696.1%	1.0000	1.1005	1.0098	0.2062	0.0000	0.7938	0.7865	7.50%	0.1184
	2044	15,110	670,138	453,621	3002.1%	7	1,665	73,825	49,973	3002.1%	1.0000	1.1027	1.0098	0.2126	0.0000	0.7874	0.7814	7.50%	0.1102
	2045	11,727	589,616	389,890	3324.9%	5	1,202	60,423	39,955	3324.9%	1.0000	1.0968	1.0098	0.2192	0.0000	0.7808	0.7761	7.50%	0.1025
	2046	9,035	515,753	330,585	3658.9%	4	861	49,166	31,514	3658.9%	1.0000	1.0898	1.0098	0.2262	0.0000	0.7738	0.7705	7.50%	0.0953
	2047	6,906	447,629	275,875	3994.5%	3	612	39,695	24,464	3994.5%	1.0000	1.0811	1.0098	0.2336	0.0000	0.7664	0.7644	7.50%	0.0887
	2048	5,233	385,156	227,930	4355.4%	2	432	31,772	18,802	4355.4%	1.0000	1.0798	1.0098	0.2416	0.0000	0.7584	0.7577	7.50%	0.0825
	2049	3,927	328,243	185,334	4719.5%	2	301	25,188	14,222	4719.5%	1.0000	1.0731	1.0098	0.2503	0.0000	0.7497	0.7504	7.50%	0.0767
	2050	2,915	276,807	148,087	5080.1%	1	208	19,759	10,571	5080.1%	1.0000	1.0660	1.0098	0.2595	0.0000	0.7405	0.7423	7.50%	0.0714
	2051	2,139	230,962	117,215	5481.0%	1	142	15,336	7,783	5481.0%	1.0000	1.0685	1.0098	0.2691	0.0000	0.7309	0.7336	7.50%	0.0664
	2052	1,549	190,694	91,268	5890.5%	1	96	11,779	5,638	5890.5%	1.0000	1.0643	1.0098	0.2789	0.0000	0.7211	0.7245	7.50%	0.0618
	2053	1,108	155,770	70,017	6318.7%	1	64	8,951	4,023	6318.7%	1.0000	1.0623	1.0098	0.2888	0.0000	0.7112	0.7152	7.50%	0.0575
	Past	24,156,916	11,999,307	16,174,905	67.0%	13,179	49,145,624	17,382,992	24,294,969	49.4%									
	Future	16,161,132	72,281,486	62,541,981	387.0%	5,194	10,263,519	33,360,692	30,244,178	294.7%									
	Lifetime	40,318,047	84,280,793	78,716,887	195.2%	18,373	59,409,143	50,743,684	54,539,147	91.8%									

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:	1,195,151,884
2	Active Life Reserves at 12/31/2013:	613,881,774
3	Present Value of Future Premium:	402,238,343
	Anticipated Loss Ratio = (1 - 2) / 3:	**144.5%**

Nationwide Experience
With 28.7% Increase

1	Present Value of Future Claims:	1,165,711,543
2	Active Life Reserves at 12/31/2013:	613,881,774
3	Present Value of Future Premium:	473,730,884
	Anticipated Loss Ratio = (1 - 2) / 3:	**116.5%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	31,023,473
2	Active Life Reserves at 12/31/2013:	15,753,010
3	Present Value of Future Premium:	8,700,363
	Anticipated Loss Ratio = (1 - 2) / 3:	**175.5%**

Virginia-Specific Experience
With 28.7% Increase

1	Present Value of Future Claims:	30,244,178
2	Active Life Reserves at 12/31/2013:	15,753,010
3	Present Value of Future Premium:	10,263,519
	Anticipated Loss Ratio = (1 - 2) / 3:	**141.2%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 7.5%.

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
Historical Experience	1993	260	0	0	0.0%	1	1,147	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	3,159,463	0	0	0.0%	3,349	12,944,295	0	0	0.0%				0.0095		0.9905		7.50%	4.0970
	1995	29,266,045	106,301	534,436	1.8%	14,880	111,537,427	405,130	2,036,818	1.8%				0.0207		0.9793		7.50%	3.8112
	1996	82,410,295	529,856	1,721,788	2.1%	35,114	292,165,946	1,878,477	6,104,186	2.1%				0.0272		0.9728		7.50%	3.5453
	1997	127,565,847	1,521,575	8,908,284	7.0%	35,612	420,701,515	5,018,028	29,378,776	7.0%				0.0396		0.9604		7.50%	3.2979
	1998	131,564,220	2,836,739	7,898,238	6.0%	36,392	403,616,573	8,702,632	24,230,447	6.0%				0.0305		0.9695		7.50%	3.0678
	1999	132,129,050	4,787,551	11,895,357	9.0%	35,400	377,069,187	13,662,689	33,946,908	9.0%				0.0292		0.9708		7.50%	2.8538
	2000	129,518,901	6,566,426	16,167,080	12.5%	34,602	343,832,890	17,431,842	42,918,632	12.5%				0.0225		0.9775		7.50%	2.6547
	2001	128,143,780	10,158,913	21,031,091	16.4%	33,840	316,448,712	25,087,250	51,935,894	16.4%				0.0220		0.9780		7.50%	2.4695
	2002	126,687,482	15,474,841	24,013,326	19.0%	33,092	291,025,499	35,548,685	55,163,226	19.0%				0.0221		0.9779		7.50%	2.2972
	2003	124,712,490	18,024,209	27,726,286	22.2%	32,357	266,500,988	38,516,348	59,248,938	22.2%				0.0222		0.9778		7.50%	2.1369
	2004	122,234,061	20,934,196	35,143,114	28.8%	31,344	242,981,188	41,613,735	69,858,724	28.8%				0.0313		0.9687		7.50%	1.9878
	2005	118,092,390	22,771,163	37,498,270	31.8%	30,249	218,370,444	42,107,276	69,339,894	31.8%				0.0349		0.9651		7.50%	1.8491
	2006	114,660,026	20,534,410	42,067,761	36.7%	29,273	197,231,154	35,322,035	72,362,386	36.7%				0.0323		0.9677		7.50%	1.7201
	2007	112,715,848	15,011,653	49,510,401	43.9%	28,348	180,359,906	24,020,583	79,223,032	43.9%				0.0316		0.9684		7.50%	1.6001
	2008	110,447,183	65,442,252	63,971,743	57.9%	27,394	164,399,767	97,410,279	95,221,438	57.9%				0.0337		0.9663		7.50%	1.4885
	2009	107,893,220	86,710,105	68,312,935	63.3%	26,377	149,393,686	120,062,615	94,589,087	63.3%				0.0371		0.9629		7.50%	1.3846
	2010	104,606,853	95,784,592	78,661,391	75.2%	25,309	134,737,896	123,374,463	101,319,082	75.2%				0.0405		0.9595		7.50%	1.2880
	2011	98,449,901	77,728,272	82,128,859	83.4%	24,032	117,960,456	93,132,267	98,404,951	83.4%				0.0505		0.9495		7.50%	1.1982
	2012	93,531,473	87,538,811	90,356,262	96.6%	22,903	104,248,657	97,569,333	100,709,619	96.6%				0.0470		0.9530		7.50%	1.1146
	2013	90,059,923	99,575,577	105,656,876	117.3%	21,880	93,376,115	103,242,156	109,547,381	117.3%				0.0447		0.9553		7.50%	1.0368
Projected Future Experience	2014	85,899,047	114,863,614	120,323,331	140.1%	20,522	82,848,397	110,784,307	116,050,125	140.1%	1.0000	1.1940	1.0000	0.0621	0.0000	0.9379	0.9538	7.50%	0.9645
	2015	79,288,920	135,588,217	123,668,840	156.0%	19,105	71,137,698	121,649,198	110,955,182	156.0%	1.0000	1.1135	1.0000	0.0691	0.0000	0.9309	0.9230	7.50%	0.8972
	2016	72,566,603	140,085,330	124,613,378	171.7%	17,657	60,564,151	116,915,340	104,002,435	171.7%	1.0000	1.1010	1.0000	0.0758	0.0000	0.9242	0.9152	7.50%	0.8346
	2017	65,938,808	136,928,910	124,328,024	188.6%	16,237	51,193,105	106,307,897	96,524,911	188.6%	1.0000	1.0980	1.0000	0.0804	0.0000	0.9196	0.9087	7.50%	0.7764
	2018	59,573,772	133,855,737	123,243,056	206.9%	14,859	43,024,617	96,671,599	89,007,043	206.9%	1.0000	1.0972	1.0000	0.0849	0.0000	0.9151	0.9035	7.50%	0.7222
	2019	53,519,816	130,272,695	121,416,464	226.9%	13,531	35,955,726	87,519,906	81,570,106	226.9%	1.0000	1.0966	1.0000	0.0894	0.0000	0.9106	0.8984	7.50%	0.6718
	2020	47,809,961	127,932,114	118,920,603	248.7%	12,260	29,878,815	79,951,122	74,319,381	248.7%	1.0000	1.0964	1.0000	0.0939	0.0000	0.9061	0.8933	7.50%	0.6249
	2021	42,463,599	125,434,652	115,792,415	272.7%	11,052	24,686,147	72,921,240	67,315,741	272.7%	1.0000	1.0963	1.0000	0.0986	0.0000	0.9014	0.8882	7.50%	0.5813
	2022	37,494,377	122,492,602	112,019,674	298.8%	9,910	20,276,556	66,242,683	60,579,036	298.8%	1.0000	1.0956	1.0000	0.1033	0.0000	0.8967	0.8830	7.50%	0.5408
	2023	32,910,173	118,998,094	107,641,392	327.1%	8,840	16,555,784	59,863,154	54,150,054	327.1%	1.0000	1.0948	1.0000	0.1080	0.0000	0.8920	0.8777	7.50%	0.5031
	2024	28,713,162	114,947,793	102,730,017	357.8%	7,843	13,436,685	53,791,266	48,073,804	357.8%	1.0000	1.0939	1.0000	0.1128	0.0000	0.8872	0.8725	7.50%	0.4680
	2025	24,900,036	110,398,987	97,466,626	391.4%	6,920	10,839,335	48,058,228	42,428,590	391.4%	1.0000	1.0941	1.0000	0.1176	0.0000	0.8824	0.8672	7.50%	0.4353
	2026	21,462,371	105,450,298	91,971,237	428.5%	6,073	8,691,043	42,701,389	37,243,134	428.5%	1.0000	1.0948	1.0000	0.1224	0.0000	0.8776	0.8619	7.50%	0.4049
	2027	18,387,158	100,182,660	86,244,454	469.0%	5,300	6,926,285	37,737,949	32,487,546	469.0%	1.0000	1.0946	1.0000	0.1272	0.0000	0.8728	0.8567	7.50%	0.3767
	2028	15,657,426	94,674,832	80,432,604	513.7%	4,601	5,486,529	33,175,067	28,184,439	513.7%	1.0000	1.0952	1.0000	0.1320	0.0000	0.8680	0.8515	7.50%	0.3504
	2029	13,252,947	89,011,130	74,656,371	563.3%	3,971	4,319,975	29,014,368	24,335,242	563.3%	1.0000	1.0966	1.0000	0.1368	0.0000	0.8632	0.8464	7.50%	0.3260
	2030	11,151,000	83,287,984	69,022,456	619.0%	3,409	3,381,226	25,254,728	20,929,110	619.0%	1.0000	1.0988	1.0000	0.1415	0.0000	0.8585	0.8414	7.50%	0.3032
	2031	9,327,181	77,586,771	63,525,367	681.1%	2,911	2,630,888	21,884,647	17,918,393	681.1%	1.0000	1.1003	1.0000	0.1462	0.0000	0.8538	0.8364	7.50%	0.2821
	2032	7,756,227	71,950,895	58,137,261	749.6%	2,471	2,035,138	18,879,027	15,254,500	749.6%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8316	7.50%	0.2624
	2033	6,412,745	66,409,287	52,892,890	824.8%	2,087	1,565,233	16,209,282	12,910,178	824.8%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8268	7.50%	0.2441
	2034	5,271,829	60,987,083	47,831,086	907.3%	1,752	1,196,983	13,847,276	10,860,172	907.3%	1.0000	1.1000	1.0000	0.1603	0.0000	0.8397	0.8221	7.50%	0.2271
	2035	4,309,565	55,728,308	43,058,602	999.1%	1,463	910,231	11,770,472	9,094,482	999.1%	1.0000	1.1012	1.0000	0.1650	0.0000	0.8350	0.8175	7.50%	0.2112
	2036	3,503,413	50,723,561	38,777,851	1106.9%	1,215	688,337	9,965,963	7,618,918	1106.9%	1.0000	1.1078	1.0000	0.1697	0.0000	0.8303	0.8129	7.50%	0.1965
	2037	2,832,476	46,069,056	34,994,690	1235.5%	1,003	517,687	8,419,967	6,395,923	1235.5%	1.0000	1.1162	1.0000	0.1744	0.0000	0.8256	0.8085	7.50%	0.1828
	2038	2,277,655	41,761,585	31,370,505	1377.3%	823	387,240	7,100,184	5,333,523	1377.3%	1.0000	1.1148	1.0000	0.1791	0.0000	0.8209	0.8041	7.50%	0.1700
	2039	1,821,725	37,734,970	27,913,242	1532.2%	672	288,116	5,967,991	4,414,631	1532.2%	1.0000	1.1125	1.0000	0.1838	0.0000	0.8162	0.7998	7.50%	0.1582
	2040	1,449,337	33,944,111	24,624,878	1699.0%	545	213,228	4,993,903	3,622,845	1699.0%	1.0000	1.1089	1.0000	0.1886	0.0000	0.8114	0.7956	7.50%	0.1471
	2041	1,146,972	30,369,308	21,560,086	1879.7%	440	156,971	4,156,255	2,950,650	1879.7%	1.0000	1.1064	1.0000	0.1934	0.0000	0.8066	0.7914	7.50%	0.1369
	2042	902,854	27,014,422	18,745,766	2076.3%	353	114,941	3,439,176	2,386,503	2076.3%	1.0000	1.1046	1.0000	0.1984	0.0000	0.8016	0.7872	7.50%	0.1273
	2043	706,841	23,891,157	16,206,265	2292.8%	281	83,709	2,829,355	1,919,257	2292.8%	1.0000	1.1043	1.0000	0.2035	0.0000	0.7965	0.7829	7.50%	0.1184
	2044	550,296	21,009,688	13,916,927	2529.0%	222	60,623	2,314,523	1,533,152	2529.0%	1.0000	1.1030	1.0000	0.2087	0.0000	0.7913	0.7785	7.50%	0.1102
	2045	425,937	18,366,055	11,847,942	2781.6%	175	43,649	1,882,128	1,214,161	2781.6%	1.0000	1.0999	1.0000	0.2142	0.0000	0.7858	0.7740	7.50%	0.1025
	2046	327,679	15,951,296	9,989,175	3048.5%	136	31,237	1,520,621	952,258	3048.5%	1.0000	1.0959	1.0000	0.2199	0.0000	0.7801	0.7693	7.50%	0.0953
	2047	250,477	13,755,155	8,331,687	3326.3%	105	22,212	1,219,781	738,838	3326.3%	1.0000	1.0911	1.0000	0.2259	0.0000	0.7741	0.7644	7.50%	0.0887
	2048	190,176	11,772,088	6,882,045	3618.8%	81	15,688	971,094	567,709	3618.8%	1.0000	1.0879	1.0000	0.2320	0.0000	0.7680	0.7593	7.50%	0.0825
	2049	143,374	9,998,804	5,634,641	3930.0%	62	11,002	767,269	432,380	3930.0%	1.0000	1.0860	1.0000	0.2384	0.0000	0.7616	0.7539	7.50%	0.0767
	2050	107,298	8,426,657	4,559,757	4249.6%	47	7,659	601,515	325,486	4249.6%	1.0000	1.0813	1.0000	0.2449	0.0000	0.7551	0.7484	7.50%	0.0714
	2051	79,696	7,045,392	3,653,642	4584.5%	35	5,292	467,830	242,610	4584.5%	1.0000	1.0788	1.0000	0.2515	0.0000	0.7485	0.7428	7.50%	0.0664
	2052	58,746	5,844,214	2,895,117	4928.2%	26	3,629	360,994	178,830	4928.2%	1.0000	1.0750	1.0000	0.2582	0.0000	0.7418	0.7371	7.50%	0.0618
	2053	42,975	4,810,256	2,272,977	5289.1%	19	2,469	276,397	130,605	5289.1%	1.0000	1.0732	1.0000	0.2649	0.0000	0.7351	0.7315	7.50%	0.0575
	Past	2,087,848,709	652,037,442	773,203,498	37.0%	561,748	4,438,903,448	924,105,825	1,195,539,420	26.9%									
	Future	760,884,653	2,725,555,767	2,344,113,339	308.1%	199,016	500,194,236	1,328,405,092	1,195,151,884	238.9%									
	Lifetime	2,848,733,361	3,377,593,209	3,117,316,837	109.4%	760,764	4,939,097,684	2,252,510,917	2,390,691,304	48.4%									

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	Earned	Paid	Incurred	Loss	Life	Earned	Paid	Incurred	Loss	Rate Increase	Claim	Adverse	Policy	Policy	Policy	Premium	Effective	Disc / Accum
	Year	Premium	Claims	Claims	Ratio	Years	Premium	Claims	Claims	Ratio	Factor	Factor	Selection	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
Historical Experience	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		7.50%	4.4043
	1994	102,005	0	0	0.0%	89	417,914	0	0	0.0%				0.0000		1.0000		7.50%	4.0970
	1995	884,908	0	0	0.0%	396	3,372,521	0	0	0.0%				0.0100		0.9900		7.50%	3.8112
	1996	2,048,102	5,982	9,077	0.4%	848	7,261,056	21,209	32,181	0.4%				0.0185		0.9815		7.50%	3.5453
	1997	2,995,417	5,082	1,878	0.1%	826	9,878,635	16,761	6,193	0.1%				0.0328		0.9672		7.50%	3.2979
	1998	2,922,093	33,652	251,294	8.6%	806	8,964,483	103,237	770,927	8.6%				0.0242		0.9758		7.50%	3.0678
	1999	2,874,038	81,425	485,735	16.9%	792	8,201,916	232,371	1,386,187	16.9%				0.0174		0.9826		7.50%	2.8538
	2000	2,839,862	92,568	278,658	9.8%	780	7,538,962	245,739	739,752	9.8%				0.0152		0.9848		7.50%	2.6547
	2001	2,790,627	240,030	624,275	22.4%	766	6,891,402	592,751	1,541,635	22.4%				0.0179		0.9821		7.50%	2.4695
	2002	2,740,324	436,805	450,639	16.4%	753	6,295,050	1,003,426	1,035,203	16.4%				0.0170		0.9830		7.50%	2.2972
	2003	2,696,075	526,616	231,068	8.6%	743	5,761,304	1,125,338	493,774	8.6%				0.0133		0.9867		7.50%	2.1369
	2004	2,650,824	498,872	636,341	24.0%	730	5,269,401	991,675	1,264,940	24.0%				0.0175		0.9825		7.50%	1.9878
	2005	2,604,070	447,683	893,487	34.3%	710	4,815,314	827,833	1,652,190	34.3%				0.0274		0.9726		7.50%	1.8491
	2006	2,488,819	489,069	327,844	13.2%	687	4,281,114	841,266	563,937	13.2%				0.0324		0.9676		7.50%	1.7201
	2007	2,421,569	285,709	809,260	33.4%	666	3,874,824	457,171	1,294,921	33.4%				0.0306		0.9694		7.50%	1.6001
	2008	2,359,589	1,456,517	661,619	28.0%	647	3,512,230	2,168,014	984,815	28.0%				0.0285		0.9715		7.50%	1.4885
	2009	2,292,487	1,388,961	1,976,680	86.2%	626	3,174,278	1,923,216	2,736,998	86.2%				0.0325		0.9675		7.50%	1.3846
	2010	2,248,798	1,208,935	1,941,176	86.3%	609	2,896,544	1,557,158	2,500,315	86.3%				0.0272		0.9728		7.50%	1.2880
	2011	2,137,586	1,056,555	1,898,893	88.8%	590	2,561,207	1,265,940	2,275,211	88.8%				0.0312		0.9688		7.50%	1.1982
	2012	2,010,653	1,635,100	1,875,684	93.3%	570	2,241,041	1,822,456	2,090,607	93.3%				0.0339		0.9661		7.50%	1.1146
	2013	1,937,446	2,109,746	2,821,298	145.6%	545	2,008,787	2,187,431	2,925,184	145.6%				0.0439		0.9561		7.50%	1.0368
Projected Future Experience	2014	1,850,662	2,703,918	2,775,620	150.0%	513	1,784,937	2,607,890	2,677,046	150.0%	1.0000	1.0360	1.0000	0.0579	0.0000	0.9421	0.9496	7.50%	0.9645
	2015	1,718,492	3,163,929	2,893,224	168.4%	480	1,541,824	2,838,664	2,595,789	168.4%	1.0000	1.1225	1.0000	0.0643	0.0000	0.9357	0.9286	7.50%	0.8972
	2016	1,583,759	3,307,574	2,969,682	187.5%	447	1,321,807	2,760,504	2,478,499	187.5%	1.0000	1.1137	1.0000	0.0705	0.0000	0.9295	0.9216	7.50%	0.8346
	2017	1,450,329	3,275,708	3,015,311	207.9%	413	1,125,996	2,543,171	2,341,006	207.9%	1.0000	1.1088	1.0000	0.0744	0.0000	0.9256	0.9158	7.50%	0.7764
	2018	1,321,586	3,224,344	3,036,186	229.7%	381	954,459	2,328,645	2,192,756	229.7%	1.0000	1.1050	1.0000	0.0784	0.0000	0.9216	0.9112	7.50%	0.7222
	2019	1,198,146	3,181,074	3,034,925	253.3%	350	804,939	2,137,112	2,038,925	253.3%	1.0000	1.1026	1.0000	0.0825	0.0000	0.9175	0.9066	7.50%	0.6718
	2020	1,080,541	3,167,536	3,017,349	279.2%	319	675,284	1,979,551	1,885,691	279.2%	1.0000	1.1024	1.0000	0.0868	0.0000	0.9132	0.9018	7.50%	0.6249
	2021	969,235	3,152,352	2,991,473	308.6%	290	563,463	1,832,615	1,739,088	308.6%	1.0000	1.1053	1.0000	0.0911	0.0000	0.9089	0.8970	7.50%	0.5813
	2022	864,608	3,127,742	2,945,970	340.7%	262	467,571	1,691,450	1,593,149	340.7%	1.0000	1.1040	1.0000	0.0956	0.0000	0.9044	0.8921	7.50%	0.5408
	2023	766,946	3,089,279	2,880,220	375.5%	236	385,820	1,554,092	1,448,923	375.5%	1.0000	1.1022	1.0000	0.1002	0.0000	0.8998	0.8870	7.50%	0.5031
	2024	676,436	3,037,084	2,806,866	414.9%	211	316,547	1,421,242	1,313,508	414.9%	1.0000	1.1049	1.0000	0.1048	0.0000	0.8952	0.8820	7.50%	0.4680
	2025	593,162	2,974,107	2,725,808	459.5%	188	258,212	1,294,670	1,186,583	459.5%	1.0000	1.1075	1.0000	0.1095	0.0000	0.8905	0.8769	7.50%	0.4353
	2026	517,104	2,899,801	2,627,124	508.0%	167	209,398	1,174,255	1,063,836	508.0%	1.0000	1.1056	1.0000	0.1143	0.0000	0.8857	0.8718	7.50%	0.4049
	2027	448,148	2,810,502	2,502,232	558.3%	147	168,813	1,058,692	942,569	558.3%	1.0000	1.0990	1.0000	0.1191	0.0000	0.8809	0.8666	7.50%	0.3767
	2028	386,091	2,705,277	2,365,948	612.8%	129	135,291	947,958	829,053	612.8%	1.0000	1.0975	1.0000	0.1240	0.0000	0.8760	0.8615	7.50%	0.3504
	2029	330,656	2,585,442	2,218,631	671.0%	112	107,782	842,759	723,192	671.0%	1.0000	1.0949	1.0000	0.1289	0.0000	0.8711	0.8564	7.50%	0.3260
	2030	281,501	2,452,411	2,064,463	733.4%	97	85,357	743,624	625,990	733.4%	1.0000	1.0930	1.0000	0.1338	0.0000	0.8662	0.8513	7.50%	0.3032
	2031	238,232	2,308,771	1,906,816	800.4%	84	67,197	651,228	537,849	800.4%	1.0000	1.0914	1.0000	0.1388	0.0000	0.8612	0.8463	7.50%	0.2821
	2032	200,423	2,158,279	1,753,913	875.1%	72	52,588	566,306	460,205	875.1%	1.0000	1.0933	1.0000	0.1439	0.0000	0.8561	0.8413	7.50%	0.2624
	2033	167,619	2,006,962	1,613,201	962.4%	61	40,913	489,862	393,753	962.4%	1.0000	1.0998	1.0000	0.1490	0.0000	0.8510	0.8363	7.50%	0.2441
	2034	139,357	1,858,172	1,479,137	1061.4%	52	31,641	421,903	335,842	1061.4%	1.0000	1.1028	1.0000	0.1542	0.0000	0.8458	0.8314	7.50%	0.2271
	2035	115,174	1,714,041	1,350,871	1172.9%	43	24,326	362,026	285,320	1172.9%	1.0000	1.1050	1.0000	0.1595	0.0000	0.8405	0.8265	7.50%	0.2112
	2036	94,620	1,577,745	1,237,127	1307.5%	36	18,591	309,989	243,066	1307.5%	1.0000	1.1147	1.0000	0.1649	0.0000	0.8351	0.8215	7.50%	0.1965
	2037	77,267	1,451,048	1,131,443	1464.3%	30	14,122	265,206	206,792	1464.3%	1.0000	1.1200	1.0000	0.1705	0.0000	0.8295	0.8166	7.50%	0.1828
	2038	62,712	1,330,844	1,019,732	1626.0%	25	10,662	226,266	173,372	1626.0%	1.0000	1.1104	1.0000	0.1762	0.0000	0.8238	0.8116	7.50%	0.1700
	2039	50,586	1,213,497	907,079	1793.1%	20	8,000	191,921	143,460	1793.1%	1.0000	1.1028	1.0000	0.1820	0.0000	0.8180	0.8066	7.50%	0.1582
	2040	40,550	1,097,882	797,850	1967.5%	16	5,966	161,522	117,381	1967.5%	1.0000	1.0973	1.0000	0.1879	0.0000	0.8121	0.8016	7.50%	0.1471
	2041	32,302	985,752	700,698	2169.2%	13	4,421	134,907	95,896	2169.2%	1.0000	1.1025	1.0000	0.1939	0.0000	0.8061	0.7966	7.50%	0.1369
	2042	25,569	879,524	614,369	2402.8%	11	3,255	111,971	78,215	2402.8%	1.0000	1.1077	1.0000	0.2000	0.0000	0.8000	0.7916	7.50%	0.1273
	2043	20,110	780,755	536,951	2670.0%	8	2,382	92,462	63,589	2670.0%	1.0000	1.1112	1.0000	0.2062	0.0000	0.7938	0.7865	7.50%	0.1184
	2044	15,714	690,165	467,178	2973.1%	7	1,731	76,032	51,466	2973.1%	1.0000	1.1135	1.0000	0.2126	0.0000	0.7874	0.7814	7.50%	0.1102
	2045	12,195	607,237	401,543	3292.7%	5	1,250	62,229	41,150	3292.7%	1.0000	1.1075	1.0000	0.2192	0.0000	0.7808	0.7761	7.50%	0.1025
	2046	9,396	531,166	340,465	3623.5%	4	896	50,636	32,456	3623.5%	1.0000	1.1005	1.0000	0.2262	0.0000	0.7738	0.7705	7.50%	0.0953
	2047	7,182	461,007	284,119	3955.8%	3	637	40,881	25,195	3955.8%	1.0000	1.0917	1.0000	0.2336	0.0000	0.7664	0.7644	7.50%	0.0887
	2048	5,442	396,667	234,742	4313.2%	2	449	32,722	19,364	4313.2%	1.0000	1.0904	1.0000	0.2416	0.0000	0.7584	0.7577	7.50%	0.0825
	2049	4,084	338,053	190,873	4673.8%	2	313	25,941	14,647	4673.8%	1.0000	1.0836	1.0000	0.2503	0.0000	0.7497	0.7504	7.50%	0.0767
	2050	3,031	285,080	152,512	5030.9%	1	216	20,350	10,887	5030.9%	1.0000	1.0764	1.0000	0.2595	0.0000	0.7405	0.7423	7.50%	0.0714
	2051	2,224	237,864	120,718	5428.0%	1	148	15,795	8,016	5428.0%	1.0000	1.0789	1.0000	0.2691	0.0000	0.7309	0.7336	7.50%	0.0664
	2052	1,611	196,393	93,995	5833.5%	1	100	12,131	5,806	5833.5%	1.0000	1.0747	1.0000	0.2789	0.0000	0.7211	0.7245	7.50%	0.0618
	2053	1,152	160,426	72,110	6257.5%	1	66	9,218	4,143	6257.5%	1.0000	1.0727	1.0000	0.2888	0.0000	0.7112	0.7152	7.50%	0.0575
	Past	46,045,293	11,999,307	16,174,905	35.1%	13,179	99,217,984	17,382,992	24,294,969	24.5%									
	Future	17,363,958	74,125,410	64,278,475	370.2%	5,241	11,197,369	34,088,395	31,023,473	277.1%									
	Lifetime	63,409,251	86,124,717	80,453,380	126.9%	18,420	110,415,353	51,471,387	55,318,442	50.1%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 28.7% Increase
Nationwide Experience for LTC3+ Comprehensive Policy Forms

1	Accumulated value of earned premium	1,738,976,562	x	60%	=	1,043,385,937
2	Present value of future projected earned premium without the requested rate increase	451,960,222	x	60%	=	271,176,133
3a	Present value of future projected premium with the requested rate increase	551,905,845				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	99,945,622	x	80%	=	79,956,498
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,394,518,568**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					999,193,612
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,464,530,864
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**2,463,724,476**
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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
	1993	117	0	0	0.0%	117	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	1,419,841	0	0	0.0%	1,419,841	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	13,151,960	106,301	534,436	4.1%	13,151,960	106,301	534,436	4.1%	1.000	3.6%	3.6%	1.000
	1996	37,034,623	529,856	1,721,788	4.6%	37,034,623	529,856	1,721,788	4.6%	1.000	4.3%	4.3%	1.000
	1997	57,327,219	1,521,575	8,908,284	15.5%	57,327,219	1,521,575	8,908,284	15.5%	1.000	10.0%	10.0%	1.000
	1998	59,124,061	2,836,739	7,898,238	13.4%	59,124,061	2,836,739	7,898,238	13.4%	1.000	11.1%	11.1%	1.000
Historical	1999	59,377,892	4,787,551	11,895,357	20.0%	59,377,892	4,787,551	11,895,357	20.0%	1.000	13.2%	13.2%	1.000
Experience	2000	58,204,908	6,566,426	16,167,080	27.8%	58,204,908	6,566,426	16,167,080	27.8%	1.000	15.7%	15.7%	1.000
	2001	57,586,938	10,158,913	21,031,091	36.5%	57,586,938	10,158,913	21,031,091	36.5%	1.000	18.6%	18.6%	1.000
	2002	56,932,488	15,474,841	24,013,326	42.2%	56,932,488	15,474,841	24,013,326	42.2%	1.000	21.3%	21.3%	1.000
	2003	56,044,940	18,024,209	27,726,286	49.5%	56,044,940	18,024,209	27,726,286	49.5%	1.000	23.9%	23.9%	1.000
	2004	63,263,886	20,934,196	35,143,114	55.6%	63,263,886	20,934,196	35,143,114	55.6%	1.000	26.8%	26.8%	1.000
	2005	72,440,431	22,771,163	37,498,270	51.8%	72,440,431	22,771,163	37,498,270	51.8%	1.000	29.0%	29.0%	1.000
	2006	70,334,943	20,534,410	42,067,761	59.8%	70,334,943	20,534,410	42,067,761	59.8%	1.000	31.2%	31.2%	1.000
	2007	69,142,343	15,011,653	49,510,401	71.6%	69,142,343	15,011,653	49,510,401	71.6%	1.000	33.7%	33.7%	1.000
	2008	67,750,694	65,442,252	63,971,743	94.4%	67,750,694	65,442,252	63,971,743	94.4%	1.000	37.0%	37.0%	1.000
	2009	66,184,038	86,710,105	68,312,935	103.2%	66,184,038	86,710,105	68,312,935	103.2%	1.000	40.1%	40.1%	1.000
	2010	71,342,895	95,784,592	78,661,391	110.3%	71,342,895	95,784,592	78,661,391	110.3%	1.000	43.3%	43.3%	1.000
	2011	77,466,880	77,728,272	82,128,859	106.0%	77,466,880	77,728,272	82,128,859	106.0%	1.000	46.0%	46.0%	1.000
	2012	74,646,102	87,538,811	90,356,262	121.0%	74,646,102	87,538,811	90,356,262	121.0%	1.000	48.8%	48.8%	1.000
	2013	72,422,973	99,575,577	105,656,876	145.9%	72,422,973	99,575,577	105,656,876	145.9%	1.000	52.0%	52.0%	1.000
	2014	69,076,946	114,863,614	120,323,331	174.2%	36,952,069	99,657,231	69,203,942	187.3%	0.930	55.4%	54.0%	1.025
Projected	2015	63,761,318	135,588,217	123,668,840	194.0%	31,119,635	101,542,367	65,322,049	209.9%	0.924	58.7%	55.9%	1.050
Future	2016	58,355,470	140,085,330	124,613,378	213.5%	26,020,513	92,342,024	61,417,250	236.0%	0.905	61.7%	57.5%	1.073
Experience	2017	53,025,635	136,928,910	124,328,024	234.5%	21,604,610	79,876,273	57,350,700	265.5%	0.883	64.5%	58.9%	1.095
	2018	47,907,100	133,855,737	123,243,056	257.3%	17,812,113	70,329,983	52,887,688	296.9%	0.866	67.2%	60.2%	1.115
	2019	43,038,725	130,272,695	121,416,464	282.1%	14,581,853	61,742,280	48,432,699	332.1%	0.849	69.6%	61.3%	1.135
	2020	38,447,064	127,932,114	118,920,603	309.3%	11,855,346	55,836,474	44,160,400	372.5%	0.830	71.8%	62.3%	1.153
	2021	34,147,710	125,434,652	115,792,415	339.1%	9,575,489	50,715,420	40,067,593	418.4%	0.810	73.8%	63.1%	1.170
	2022	30,151,639	122,492,602	112,019,674	371.5%	7,686,688	46,038,862	36,111,035	469.8%	0.791	75.6%	63.8%	1.186
	2023	26,465,186	118,998,094	107,641,392	406.7%	6,131,063	41,645,731	32,205,091	525.3%	0.774	77.3%	64.3%	1.201
	2024	23,090,100	114,947,793	102,730,017	444.9%	4,858,537	37,471,154	28,537,047	587.4%	0.757	78.8%	64.8%	1.215
	2025	20,023,720	110,398,987	97,466,626	486.8%	3,825,509	33,532,959	25,154,827	657.6%	0.740	80.1%	65.2%	1.228
	2026	17,259,272	105,450,298	91,971,237	532.9%	2,993,955	29,859,140	22,041,444	736.2%	0.724	81.3%	65.6%	1.240
	2027	14,786,296	100,182,660	86,244,454	583.3%	2,329,930	26,449,969	19,173,796	822.9%	0.709	82.3%	65.8%	1.251
	2028	12,591,143	94,674,832	80,432,604	638.8%	1,803,056	23,298,497	16,545,286	917.6%	0.696	83.3%	66.1%	1.260
	2029	10,657,547	89,011,130	74,656,371	700.5%	1,387,933	20,404,418	14,209,262	1023.8%	0.684	84.1%	66.2%	1.269
	2030	8,967,236	83,287,984	69,022,456	769.7%	1,063,623	17,787,126	12,176,763	1144.8%	0.672	84.7%	66.4%	1.277
	2031	7,500,586	77,586,771	63,525,367	846.9%	812,203	15,452,321	10,414,572	1282.3%	0.661	85.3%	66.5%	1.284
	2032	6,237,281	71,950,895	58,137,261	932.1%	618,322	13,384,082	8,874,026	1435.2%	0.649	85.9%	66.6%	1.290
	2033	5,156,901	66,409,287	52,892,890	1025.7%	469,003	11,557,915	7,497,815	1598.7%	0.642	86.3%	66.7%	1.295
	2034	4,239,417	60,987,083	47,831,086	1128.2%	354,267	9,943,490	6,293,475	1776.5%	0.635	86.7%	66.7%	1.299
	2035	3,465,598	55,728,308	43,058,602	1242.5%	266,649	8,518,116	5,246,084	1967.4%	0.632	87.0%	66.8%	1.303
	2036	2,817,320	50,723,561	38,777,851	1376.4%	199,891	7,263,738	4,338,923	2170.6%	0.634	87.2%	66.8%	1.306
	2037	2,277,776	46,069,056	34,994,690	1536.4%	149,027	6,162,219	3,551,046	2382.8%	0.645	87.5%	66.8%	1.309
	2038	1,831,609	41,761,585	31,370,505	1712.7%	110,413	5,196,517	2,872,321	2601.4%	0.658	87.7%	66.8%	1.312
	2039	1,464,966	37,734,970	27,913,242	1905.4%	81,217	4,354,457	2,302,095	2834.5%	0.672	87.8%	66.8%	1.314
	2040	1,165,505	33,944,111	24,624,878	2112.8%	59,247	3,625,809	1,830,020	3088.8%	0.684	87.9%	66.9%	1.315
	2041	922,354	30,369,308	21,560,086	2337.5%	42,834	3,001,167	1,443,510	3370.0%	0.694	88.0%	66.9%	1.317
	2042	726,043	27,014,422	18,745,766	2581.9%	30,728	2,472,276	1,132,123	3684.3%	0.701	88.1%	66.9%	1.318
	2043	568,416	23,891,157	16,206,265	2851.1%	21,894	2,028,273	883,627	4035.9%	0.706	88.2%	66.9%	1.319
	2044	442,528	21,009,688	13,916,927	3144.9%	15,489	1,658,316	685,600	4426.3%	0.710	88.3%	66.9%	1.320
	2045	342,523	18,366,055	11,847,942	3459.0%	10,859	1,351,532	527,136	4854.5%	0.713	88.3%	66.9%	1.320
	2046	263,508	15,951,296	9,989,175	3790.8%	7,548	1,097,940	401,525	5319.4%	0.713	88.3%	66.9%	1.321
	2047	201,425	13,755,155	8,331,687	4136.4%	5,223	889,344	304,292	5825.6%	0.710	88.4%	66.9%	1.321
	2048	152,933	11,772,088	6,882,045	4500.0%	3,608	718,749	229,568	6362.0%	0.707	88.4%	66.9%	1.321
	2049	115,296	9,998,804	5,634,641	4887.1%	2,472	579,583	171,046	6918.3%	0.706	88.4%	66.9%	1.322
	2050	86,285	8,426,657	4,559,757	5284.5%	1,676	465,962	125,211	7469.6%	0.707	88.4%	66.9%	1.322
	2051	64,089	7,045,392	3,653,642	5700.9%	1,118	373,147	89,451	8003.7%	0.712	88.4%	66.9%	1.322
	2052	47,241	5,844,214	2,895,117	6128.4%	733	297,419	62,433	8521.4%	0.719	88.4%	66.9%	1.322
	2053	34,559	4,810,256	2,272,977	6577.1%	477	236,011	42,955	8998.2%	0.731	88.4%	66.9%	1.322
	Past	1,161,200,173	652,037,442	773,203,498	66.6%	1,161,200,173	652,037,442	773,203,498	66.6%	1.000	52.0%	52.0%	1.000
TOTALS	Future	611,876,268	2,725,555,767	2,344,113,339	383.1%	204,866,821	989,158,291	704,315,727	343.8%	1.114	297.1%	291.3%	1.020
	Lifetime	1,773,076,441	3,377,593,209	3,117,316,837	175.8%	1,366,066,994	1,641,195,733	1,477,519,225	108.2%	1.626	88.4%	66.9%	1.322

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 28.7% 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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	117	0	0	0.0%	117	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	1,419,841	0	0	0.0%	1,419,841	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	13,151,960	106,301	534,436	4.1%	13,151,960	106,301	534,436	4.1%	1.000	3.6%	3.6%	1.000
	1996	37,034,623	529,856	1,721,788	4.6%	37,034,623	529,856	1,721,788	4.6%	1.000	4.3%	4.3%	1.000
	1997	57,327,219	1,521,575	8,908,284	15.5%	57,327,219	1,521,575	8,908,284	15.5%	1.000	10.0%	10.0%	1.000
	1998	59,124,061	2,836,739	7,898,238	13.4%	59,124,061	2,836,739	7,898,238	13.4%	1.000	11.1%	11.1%	1.000
	1999	59,377,892	4,787,551	11,895,357	20.0%	59,377,892	4,787,551	11,895,357	20.0%	1.000	13.2%	13.2%	1.000
	2000	58,204,908	6,566,426	16,167,080	27.8%	58,204,908	6,566,426	16,167,080	27.8%	1.000	15.7%	15.7%	1.000
	2001	57,586,938	10,158,913	21,031,091	36.5%	57,586,938	10,158,913	21,031,091	36.5%	1.000	18.6%	18.6%	1.000
	2002	56,932,488	15,474,841	24,013,326	42.2%	56,932,488	15,474,841	24,013,326	42.2%	1.000	21.3%	21.3%	1.000
	2003	56,044,940	18,024,209	27,726,286	49.5%	56,044,940	18,024,209	27,726,286	49.5%	1.000	23.9%	23.9%	1.000
	2004	63,263,886	20,934,196	35,143,114	55.6%	63,263,886	20,934,196	35,143,114	55.6%	1.000	26.8%	26.8%	1.000
	2005	72,440,431	22,771,163	37,498,270	51.8%	72,440,431	22,771,163	37,498,270	51.8%	1.000	29.0%	29.0%	1.000
	2006	70,334,943	20,534,410	42,067,761	59.8%	70,334,943	20,534,410	42,067,761	59.8%	1.000	31.2%	31.2%	1.000
	2007	69,142,343	15,011,653	49,510,401	71.6%	69,142,343	15,011,653	49,510,401	71.6%	1.000	33.7%	33.7%	1.000
	2008	67,750,694	65,442,252	63,971,743	94.4%	67,750,694	65,442,252	63,971,743	94.4%	1.000	37.0%	37.0%	1.000
	2009	66,184,038	86,710,105	68,312,935	103.2%	66,184,038	86,710,105	68,312,935	103.2%	1.000	40.1%	40.1%	1.000
	2010	71,342,895	95,784,592	78,661,391	110.3%	71,342,895	95,784,592	78,661,391	110.3%	1.000	43.3%	43.3%	1.000
	2011	77,466,880	77,728,272	82,128,859	106.0%	77,466,880	77,728,272	82,128,859	106.0%	1.000	46.0%	46.0%	1.000
	2012	74,646,102	87,538,811	90,356,262	121.0%	74,646,102	87,538,811	90,356,262	121.0%	1.000	48.8%	48.8%	1.000
	2013	72,422,973	99,575,577	105,656,876	145.9%	72,422,973	99,575,577	105,656,876	145.9%	1.000	52.0%	52.0%	1.000
Projected Future Experience	2014	69,076,946	114,863,614	120,323,331	174.2%	36,952,069	99,657,231	69,203,942	187.3%	0.930	55.4%	54.0%	1.025
	2015	69,727,907	135,246,284	122,168,687	175.2%	31,119,635	101,542,367	65,322,049	209.9%	0.835	58.5%	55.9%	1.047
	2016	72,218,540	138,717,018	120,997,253	167.5%	26,020,513	92,342,024	61,417,250	236.0%	0.710	61.1%	57.5%	1.063
	2017	65,622,535	134,467,575	120,720,180	184.0%	21,604,610	79,876,273	57,350,700	265.5%	0.693	63.6%	58.9%	1.079
	2018	59,288,029	130,757,977	119,666,696	201.8%	17,812,113	70,329,983	52,887,688	296.9%	0.680	65.9%	60.2%	1.094
	2019	53,263,110	126,866,518	117,893,109	221.3%	14,581,853	61,742,280	48,432,699	332.1%	0.666	68.0%	61.3%	1.109
	2020	47,580,643	124,413,063	115,469,675	242.7%	11,855,346	55,836,474	44,160,400	372.5%	0.652	70.0%	62.3%	1.124
	2021	42,259,924	121,902,432	112,432,263	266.0%	9,575,489	50,715,420	40,067,593	418.4%	0.636	71.8%	63.1%	1.138
	2022	37,314,537	119,009,003	108,769,003	291.5%	7,686,688	46,038,862	36,111,035	469.8%	0.620	73.4%	63.8%	1.151
	2023	32,752,320	115,592,536	104,517,772	319.1%	6,131,063	41,645,731	32,205,091	525.3%	0.608	74.9%	64.3%	1.164
	2024	28,575,440	111,644,651	99,748,919	349.1%	4,858,537	37,471,154	28,537,047	587.4%	0.594	76.2%	64.8%	1.176
	2025	24,780,603	107,217,847	94,638,266	381.9%	3,825,509	33,532,959	25,154,827	657.6%	0.581	77.4%	65.2%	1.187
	2026	21,359,427	102,406,070	89,302,346	418.1%	2,993,955	29,859,140	22,041,444	736.2%	0.568	78.5%	65.6%	1.197
	2027	18,298,965	97,286,738	83,741,747	457.6%	2,329,930	26,449,969	19,173,796	822.9%	0.556	79.5%	65.8%	1.207
	2028	15,582,326	91,935,575	78,098,550	501.2%	1,803,056	23,298,497	16,545,286	917.6%	0.546	80.3%	66.1%	1.216
	2029	13,189,380	86,433,896	72,489,936	549.6%	1,387,933	20,404,418	14,209,262	1023.8%	0.537	81.0%	66.2%	1.223
	2030	11,097,515	80,875,130	67,019,511	603.9%	1,063,623	17,787,126	12,176,763	1144.8%	0.528	81.7%	66.4%	1.230
	2031	9,282,444	75,338,124	61,681,940	664.5%	812,203	15,452,321	10,414,572	1282.3%	0.518	82.2%	66.5%	1.237
	2032	7,719,025	69,864,847	56,450,190	731.3%	618,322	13,384,082	8,874,026	1435.2%	0.510	82.7%	66.6%	1.242
	2033	6,381,986	64,483,386	51,358,004	804.7%	469,003	11,557,915	7,497,815	1598.7%	0.503	83.1%	66.7%	1.247
	2034	5,246,543	59,218,078	46,443,087	885.2%	354,267	9,943,490	6,293,475	1776.5%	0.498	83.4%	66.7%	1.251
	2035	4,288,895	54,111,613	41,809,095	974.8%	266,649	8,518,116	5,246,084	1967.4%	0.495	83.7%	66.8%	1.254
	2036	3,486,609	49,251,915	37,652,566	1079.9%	199,891	7,263,738	4,338,923	2170.6%	0.498	84.0%	66.8%	1.258
	2037	2,818,890	44,732,365	33,979,187	1205.4%	149,027	6,162,219	3,551,046	2382.8%	0.506	84.2%	66.8%	1.260
	2038	2,266,731	40,549,823	30,460,172	1343.8%	110,413	5,196,517	2,872,321	2601.4%	0.517	84.4%	66.8%	1.262
	2039	1,812,987	36,640,014	27,103,234	1494.9%	81,217	4,354,457	2,302,095	2834.5%	0.527	84.5%	66.8%	1.264
	2040	1,442,385	32,959,131	23,910,294	1657.7%	59,247	3,625,809	1,830,020	3088.8%	0.537	84.6%	66.9%	1.266
	2041	1,141,471	29,488,042	20,934,439	1834.0%	42,834	3,001,167	1,443,510	3370.0%	0.544	84.7%	66.9%	1.267
	2042	898,524	26,230,500	18,201,787	2025.7%	30,728	2,472,276	1,132,123	3684.3%	0.550	84.8%	66.9%	1.268
	2043	703,451	23,197,866	15,735,979	2237.0%	21,894	2,028,273	883,627	4035.9%	0.554	84.9%	66.9%	1.269
	2044	547,656	20,400,013	13,513,075	2467.4%	15,489	1,658,316	685,600	4426.3%	0.557	84.9%	66.9%	1.270
	2045	423,894	17,833,095	11,504,129	2713.9%	10,859	1,351,532	527,136	4854.5%	0.559	85.0%	66.9%	1.271
	2046	326,107	15,488,409	9,699,302	2974.3%	7,548	1,097,940	401,525	5319.4%	0.559	85.0%	66.9%	1.271
	2047	249,276	13,355,997	8,089,912	3245.4%	5,223	889,344	304,292	5825.6%	0.557	85.0%	66.9%	1.271
	2048	189,264	11,430,477	6,682,337	3530.7%	3,608	718,749	229,568	6362.0%	0.555	85.0%	66.9%	1.272
	2049	142,687	9,708,651	5,471,131	3834.4%	2,472	579,583	171,046	6918.3%	0.554	85.1%	66.9%	1.272
	2050	106,783	8,182,126	4,427,439	4146.2%	1,676	465,962	125,211	7469.6%	0.555	85.1%	66.9%	1.272
	2051	79,314	6,840,943	3,547,617	4472.9%	1,118	373,147	89,451	8003.7%	0.559	85.1%	66.9%	1.272
	2052	58,464	5,674,622	2,811,104	4808.3%	733	297,419	62,433	8521.4%	0.564	85.1%	66.9%	1.272
	2053	42,769	4,670,668	2,207,018	5160.3%	477	236,011	42,955	8998.2%	0.573	85.1%	66.9%	1.272
TOTALS	Past	1,161,200,173	652,037,442	773,203,498	66.6%	1,161,200,173	652,037,442	773,203,498	66.6%	1.000	52.0%	52.0%	1.000
	Future	731,644,302	2,659,286,631	2,281,670,282	311.9%	204,866,821	989,158,291	704,315,727	343.8%	0.907	246.1%	291.3%	0.845
	Lifetime	1,892,844,475	3,311,324,074	3,054,873,780	161.4%	1,366,066,994	1,641,195,733	1,477,519,225	108.2%	1.492	85.1%	66.9%	1.272

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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	45,840	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	400,015	0	0	0.0%	400,015	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	923,209	5,982	9,077	1.0%	923,209	5,982	9,077	1.0%	1.000	0.6%	0.6%	1.000
	1997	1,348,656	5,082	1,878	0.1%	1,348,656	5,082	1,878	0.1%	1.000	0.4%	0.4%	1.000
	1998	1,316,741	33,652	251,294	19.1%	1,316,741	33,652	251,294	19.1%	1.000	6.0%	6.0%	1.000
	1999	1,292,510	81,425	485,735	37.6%	1,292,510	81,425	485,735	37.6%	1.000	12.8%	12.8%	1.000
	2000	1,277,229	92,568	278,658	21.8%	1,277,229	92,568	278,658	21.8%	1.000	14.3%	14.3%	1.000
	2001	1,257,728	240,030	624,275	49.6%	1,257,728	240,030	624,275	49.6%	1.000	18.9%	18.9%	1.000
	2002	1,235,797	436,805	450,639	36.5%	1,235,797	436,805	450,639	36.5%	1.000	20.8%	20.8%	1.000
	2003	1,214,614	526,616	231,068	19.0%	1,214,614	526,616	231,068	19.0%	1.000	20.6%	20.6%	1.000
	2004	1,194,919	498,872	636,341	53.3%	1,194,919	498,872	636,341	53.3%	1.000	23.1%	23.1%	1.000
	2005	1,197,407	447,683	893,487	74.6%	1,197,407	447,683	893,487	74.6%	1.000	26.5%	26.5%	1.000
	2006	1,422,987	489,069	327,844	23.0%	1,422,987	489,069	327,844	23.0%	1.000	26.3%	26.3%	1.000
	2007	1,451,750	285,709	809,260	55.7%	1,451,750	285,709	809,260	55.7%	1.000	28.0%	28.0%	1.000
	2008	1,421,142	1,456,517	661,619	46.6%	1,421,142	1,456,517	661,619	46.6%	1.000	29.0%	29.0%	1.000
	2009	1,377,794	1,388,961	1,976,680	143.5%	1,377,794	1,388,961	1,976,680	143.5%	1.000	34.1%	34.1%	1.000
	2010	1,347,863	1,208,935	1,941,176	144.0%	1,347,863	1,208,935	1,941,176	144.0%	1.000	38.5%	38.5%	1.000
	2011	1,356,257	1,056,555	1,898,893	140.0%	1,356,257	1,056,555	1,898,893	140.0%	1.000	42.1%	42.1%	1.000
	2012	1,560,142	1,635,100	1,875,684	120.2%	1,560,142	1,635,100	1,875,684	120.2%	1.000	44.9%	44.9%	1.000
	2013	1,514,316	2,109,746	2,821,298	186.3%	1,514,316	2,109,746	2,821,298	186.3%	1.000	49.4%	49.4%	1.000
Projected Future Experience	2014	1,437,966	2,703,918	2,775,620	193.0%	798,545	2,317,305	1,517,154	190.0%	1.016	53.4%	51.6%	1.034
	2015	1,335,270	3,163,929	2,893,224	216.7%	680,676	2,326,497	1,464,155	215.1%	1.007	57.2%	53.6%	1.067
	2016	1,230,582	3,307,574	2,969,682	241.3%	576,788	2,146,597	1,409,819	244.4%	0.987	60.7%	55.4%	1.097
	2017	1,126,907	3,275,708	3,015,311	267.6%	486,156	1,887,781	1,348,497	277.4%	0.965	64.1%	57.0%	1.125
	2018	1,026,873	3,224,344	3,036,186	295.7%	407,266	1,664,631	1,271,634	312.2%	0.947	67.3%	58.5%	1.151
	2019	930,960	3,181,074	3,034,925	326.0%	339,202	1,484,978	1,191,463	351.3%	0.928	70.2%	59.7%	1.175
	2020	839,581	3,167,536	3,017,349	359.4%	280,791	1,367,008	1,113,262	396.5%	0.906	72.9%	60.9%	1.198
	2021	753,096	3,152,352	2,991,473	397.2%	230,792	1,266,747	1,035,284	448.6%	0.886	75.5%	61.9%	1.220
	2022	671,801	3,127,742	2,945,970	438.5%	188,402	1,174,544	955,329	507.1%	0.865	77.8%	62.7%	1.240
	2023	595,917	3,089,279	2,880,220	483.3%	152,672	1,085,250	869,025	569.2%	0.849	80.0%	63.5%	1.260
	2024	525,591	3,037,084	2,806,866	534.0%	122,843	996,567	784,350	638.5%	0.836	81.9%	64.1%	1.278
	2025	460,887	2,974,107	2,725,808	591.4%	98,229	909,231	703,529	716.2%	0.826	83.7%	64.7%	1.295
	2026	401,790	2,899,801	2,627,124	653.9%	78,048	824,324	625,874	801.9%	0.815	85.4%	65.1%	1.311
	2027	348,211	2,810,502	2,502,232	718.6%	61,680	742,333	551,900	894.8%	0.803	86.8%	65.5%	1.326
	2028	299,993	2,705,277	2,365,948	788.7%	48,446	663,636	481,721	994.3%	0.793	88.1%	65.8%	1.339
	2029	256,920	2,585,442	2,218,631	863.5%	37,833	589,047	418,402	1105.9%	0.781	89.2%	66.0%	1.352
	2030	218,726	2,452,411	2,064,463	943.9%	29,350	519,822	362,235	1234.2%	0.765	90.2%	66.2%	1.362
	2031	185,107	2,308,771	1,906,816	1030.1%	22,605	456,492	312,297	1381.5%	0.746	91.0%	66.4%	1.372
	2032	155,729	2,158,279	1,753,913	1126.3%	17,288	398,835	267,201	1545.6%	0.729	91.8%	66.5%	1.380
	2033	130,240	2,006,962	1,613,201	1238.6%	13,144	346,500	226,099	1720.2%	0.720	92.4%	66.6%	1.388
	2034	108,280	1,858,172	1,479,137	1366.0%	9,949	299,284	190,075	1910.5%	0.715	93.0%	66.7%	1.394
	2035	89,490	1,714,041	1,350,871	1509.5%	7,517	257,149	159,123	2116.8%	0.713	93.4%	66.7%	1.400
	2036	73,520	1,577,745	1,237,127	1682.7%	5,640	219,853	132,013	2340.8%	0.719	93.8%	66.8%	1.405
	2037	60,037	1,451,048	1,131,443	1884.6%	4,205	186,941	108,551	2581.7%	0.730	94.2%	66.8%	1.409
	2038	48,728	1,330,844	1,019,732	2092.7%	3,122	158,098	88,558	2836.5%	0.738	94.4%	66.8%	1.413
	2039	39,305	1,213,497	907,079	2307.8%	2,302	133,010	71,739	3116.6%	0.740	94.7%	66.9%	1.416
	2040	31,508	1,097,882	797,850	2532.2%	1,680	111,324	57,638	3430.2%	0.738	94.9%	66.9%	1.419
	2041	25,099	985,752	700,698	2791.7%	1,207	92,641	45,718	3786.7%	0.737	95.0%	66.9%	1.421
	2042	19,867	879,524	614,369	3092.3%	854	76,616	35,739	4183.3%	0.739	95.2%	66.9%	1.422
	2043	15,626	780,755	536,951	3436.3%	594	62,925	27,484	4623.9%	0.743	95.3%	66.9%	1.424
	2044	12,210	690,165	467,178	3826.3%	405	51,273	20,713	5113.9%	0.748	95.4%	66.9%	1.425
	2045	9,476	607,237	401,543	4237.7%	271	41,433	15,352	5674.8%	0.747	95.4%	66.9%	1.426
	2046	7,301	531,166	340,465	4663.5%	180	33,241	11,367	6327.0%	0.737	95.5%	66.9%	1.427
	2047	5,581	461,007	284,119	5091.1%	120	26,564	8,543	7099.4%	0.717	95.5%	66.9%	1.427
	2048	4,229	396,667	234,742	5551.1%	80	21,201	6,377	7945.1%	0.699	95.6%	66.9%	1.428
	2049	3,173	338,053	190,873	6015.2%	52	16,903	4,612	8808.7%	0.683	95.6%	66.9%	1.428
	2050	2,355	285,080	152,512	6474.8%	33	13,432	3,178	9635.1%	0.672	95.6%	66.9%	1.429
	2051	1,728	237,864	120,718	6985.9%	19	10,601	1,999	10438.6%	0.669	95.6%	66.9%	1.429
	2052	1,252	196,393	93,995	7507.7%	9	8,266	1,055	11306.5%	0.664	95.6%	66.9%	1.429
	2053	895	160,426	72,110	8053.5%	3	6,344	402	12305.0%	0.654	95.6%	66.9%	1.429
TOTALS	Past	24,156,916	11,999,307	16,174,905	67.0%	24,156,916	11,999,307	16,174,905	67.0%	1.000	49.4%	49.4%	1.000
	Future	13,491,807	74,125,410	64,278,475	476.4%	4,709,000	24,995,225	17,899,466	380.1%	1.253	356.6%	314.9%	1.132
	Lifetime	37,648,722	86,124,717	80,453,380	213.7%	28,865,916	36,994,533	34,074,371	118.0%	1.810	95.6%	66.9%	1.429

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 28.7% 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 7.5% (on Col D)	Expected at 7.5% (on Col H)	Actual to Expected Ratio
Historical Experience	1993	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	45,840	0	0	0.0%	45,840	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1995	400,015	0	0	0.0%	400,015	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1996	923,209	5,982	9,077	1.0%	923,209	5,982	9,077	1.0%	1.000	0.6%	0.6%	1.000
	1997	1,348,656	5,082	1,878	0.1%	1,348,656	5,082	1,878	0.1%	1.000	0.4%	0.4%	1.000
	1998	1,316,741	33,652	251,294	19.1%	1,316,741	33,652	251,294	19.1%	1.000	6.0%	6.0%	1.000
	1999	1,292,510	81,425	485,735	37.6%	1,292,510	81,425	485,735	37.6%	1.000	12.8%	12.8%	1.000
	2000	1,277,229	92,568	278,658	21.8%	1,277,229	92,568	278,658	21.8%	1.000	14.3%	14.3%	1.000
	2001	1,257,728	240,030	624,275	49.6%	1,257,728	240,030	624,275	49.6%	1.000	18.9%	18.9%	1.000
	2002	1,235,797	436,805	450,639	36.5%	1,235,797	436,805	450,639	36.5%	1.000	20.8%	20.8%	1.000
	2003	1,214,614	526,616	231,068	19.0%	1,214,614	526,616	231,068	19.0%	1.000	20.6%	20.6%	1.000
	2004	1,194,919	498,872	636,341	53.3%	1,194,919	498,872	636,341	53.3%	1.000	23.1%	23.1%	1.000
	2005	1,197,407	447,683	893,487	74.6%	1,197,407	447,683	893,487	74.6%	1.000	26.5%	26.5%	1.000
	2006	1,422,987	489,069	327,844	23.0%	1,422,987	489,069	327,844	23.0%	1.000	26.3%	26.3%	1.000
	2007	1,451,750	285,709	809,260	55.7%	1,451,750	285,709	809,260	55.7%	1.000	28.0%	28.0%	1.000
	2008	1,421,142	1,456,517	661,619	46.6%	1,421,142	1,456,517	661,619	46.6%	1.000	29.0%	29.0%	1.000
	2009	1,377,794	1,388,961	1,976,680	143.5%	1,377,794	1,388,961	1,976,680	143.5%	1.000	34.1%	34.1%	1.000
	2010	1,347,863	1,208,935	1,941,176	144.0%	1,347,863	1,208,935	1,941,176	144.0%	1.000	38.5%	38.5%	1.000
	2011	1,356,257	1,056,555	1,898,893	140.0%	1,356,257	1,056,555	1,898,893	140.0%	1.000	42.1%	42.1%	1.000
	2012	1,560,142	1,635,100	1,875,684	120.2%	1,560,142	1,635,100	1,875,684	120.2%	1.000	44.9%	44.9%	1.000
	2013	1,514,316	2,109,746	2,821,298	186.3%	1,514,316	2,109,746	2,821,298	186.3%	1.000	49.4%	49.4%	1.000
Projected Future Experience	2014	1,437,966	2,703,918	2,775,620	193.0%	798,545	2,317,305	1,517,154	190.0%	1.016	53.4%	51.6%	1.034
	2015	1,458,264	3,155,576	2,857,509	196.0%	680,676	2,326,497	1,464,155	215.1%	0.911	57.0%	53.6%	1.063
	2016	1,522,922	3,275,081	2,883,506	189.3%	576,788	2,146,597	1,409,819	244.4%	0.775	60.1%	55.4%	1.086
	2017	1,394,618	3,217,850	2,927,810	209.9%	486,156	1,887,781	1,348,497	277.4%	0.757	63.1%	57.0%	1.107
	2018	1,270,820	3,150,748	2,948,080	232.0%	407,266	1,664,631	1,271,634	312.2%	0.743	65.9%	58.5%	1.128
	2019	1,152,121	3,098,707	2,946,855	255.8%	339,202	1,484,978	1,191,463	351.3%	0.728	68.6%	59.7%	1.148
	2020	1,039,034	3,080,833	2,929,789	282.0%	280,791	1,367,008	1,113,262	396.5%	0.711	71.0%	60.9%	1.167
	2021	932,004	3,063,859	2,904,664	311.7%	230,792	1,266,747	1,035,284	448.6%	0.695	73.3%	61.9%	1.185
	2022	831,395	3,038,956	2,860,482	344.1%	188,402	1,174,544	955,329	507.1%	0.679	75.4%	62.7%	1.202
	2023	737,485	3,000,965	2,796,639	379.2%	152,672	1,085,250	869,025	569.2%	0.666	77.4%	63.5%	1.219
	2024	650,452	2,949,867	2,725,414	419.0%	122,843	996,567	784,350	638.5%	0.656	79.2%	64.1%	1.235
	2025	570,376	2,888,439	2,646,709	464.0%	98,229	909,231	703,529	716.2%	0.648	80.8%	64.7%	1.250
	2026	497,240	2,816,102	2,550,889	513.0%	78,048	824,324	625,874	801.9%	0.640	82.3%	65.1%	1.264
	2027	430,933	2,729,266	2,429,621	563.8%	61,680	742,333	551,900	894.8%	0.630	83.6%	65.5%	1.277
	2028	371,260	2,627,005	2,297,291	618.8%	48,446	663,636	481,721	994.3%	0.622	84.8%	65.8%	1.289
	2029	317,955	2,510,581	2,154,249	677.5%	37,833	589,047	418,402	1105.9%	0.613	85.8%	66.0%	1.300
	2030	270,687	2,381,363	2,004,555	740.5%	29,350	519,822	362,235	1234.2%	0.600	86.7%	66.2%	1.310
	2031	229,081	2,241,856	1,851,483	808.2%	22,605	456,492	312,297	1381.5%	0.585	87.5%	66.4%	1.319
	2032	192,724	2,095,703	1,703,016	883.7%	17,288	398,835	267,201	1545.6%	0.572	88.2%	66.5%	1.327
	2033	161,180	1,948,758	1,566,388	971.8%	13,144	346,500	226,099	1720.2%	0.565	88.8%	66.6%	1.333
	2034	134,004	1,804,273	1,436,214	1071.8%	9,949	299,284	190,075	1910.5%	0.561	89.3%	66.7%	1.339
	2035	110,750	1,664,316	1,311,670	1184.4%	7,517	257,149	159,123	2116.8%	0.560	89.7%	66.7%	1.345
	2036	90,986	1,531,969	1,201,227	1320.2%	5,640	219,853	132,013	2340.8%	0.564	90.1%	66.8%	1.349
	2037	74,299	1,408,946	1,098,609	1478.6%	4,205	186,941	108,551	2581.7%	0.573	90.4%	66.8%	1.353
	2038	60,304	1,292,227	990,140	1641.9%	3,122	158,098	88,558	2836.5%	0.579	90.7%	66.8%	1.357
	2039	48,643	1,178,285	880,757	1810.7%	2,302	133,010	71,739	3116.6%	0.581	90.9%	66.9%	1.360
	2040	38,993	1,066,024	774,697	1986.8%	1,680	111,324	57,638	3430.2%	0.579	91.1%	66.9%	1.362
	2041	31,061	957,148	680,365	2190.4%	1,207	92,641	45,718	3786.7%	0.578	91.2%	66.9%	1.364
	2042	24,587	854,002	596,541	2426.2%	854	76,616	35,739	4183.3%	0.580	91.4%	66.9%	1.366
	2043	19,338	758,098	521,369	2696.1%	594	62,925	27,484	4623.9%	0.583	91.5%	66.9%	1.367
	2044	15,110	670,138	453,621	3002.1%	405	51,273	20,713	5113.9%	0.587	91.5%	66.9%	1.368
	2045	11,727	589,616	389,890	3324.9%	271	41,433	15,352	5674.8%	0.586	91.6%	66.9%	1.369
	2046	9,035	515,753	330,585	3658.9%	180	33,241	11,367	6327.0%	0.578	91.7%	66.9%	1.370
	2047	6,906	447,629	275,875	3994.5%	120	26,564	8,543	7099.4%	0.563	91.7%	66.9%	1.370
	2048	5,233	385,156	227,930	4355.4%	80	21,201	6,377	7945.1%	0.548	91.7%	66.9%	1.371
	2049	3,927	328,243	185,334	4719.5%	52	16,903	4,612	8808.7%	0.536	91.8%	66.9%	1.371
	2050	2,915	276,807	148,087	5080.1%	33	13,432	3,178	9635.1%	0.527	91.8%	66.9%	1.371
	2051	2,139	230,962	117,215	5481.0%	19	10,601	1,999	10438.6%	0.525	91.8%	66.9%	1.372
	2052	1,549	190,694	91,268	5890.5%	9	8,266	1,055	11306.5%	0.521	91.8%	66.9%	1.372
	2053	1,108	155,770	70,017	6318.7%	3	6,344	402	12305.0%	0.514	91.8%	66.9%	1.372
TOTALS	Past	24,156,916	11,999,307	16,174,905	67.0%	24,156,916	11,999,307	16,174,905	67.0%	1.000	49.4%	49.4%	1.000
	Future	16,161,132	72,281,486	62,541,981	387.0%	4,709,000	24,995,225	17,899,466	380.1%	1.018	294.7%	314.9%	0.936
	Lifetime	40,318,047	84,280,793	78,716,887	195.2%	28,865,916	36,994,533	34,074,371	118.0%	1.654	91.8%	66.9%	1.372

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]

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

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-129963431

Policy Forms:	Long Term Care	H-LTC3JP
	Long Term Care	H-LTC3JP-1
	Long Term Care	H-LTC3JP-5
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	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 13.1% 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 13.1% 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 13.1% 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 13.1%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 13.1% 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

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.

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
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	N/A	50.0%	Not Filing				171.1%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	12/16/2013	1/14/2014	20.0%	34.8%				102.8%
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	100.0%	12/31/2013	1/29/2015	25.0%	60.0%				37.5%
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	11/13/2013	12/20/2013	100.0%	Not Filing				130.0%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%								53.4%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	11/6/2014	1/12/2015	35.0%	31.7%				106.4%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	59.8%	2/9/2015	3/20/2015	10.0%	83.5%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	10.0%	4/21/2015	5/13/2015	10.0%	21.0%
Delaware	39.0%	9/8/2004	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	9.4%	60.3%				43.4%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	10/31/2013	7/16/2014	15.0%	73.9%	5/4/2015	8/3/2015	13.0%	68.9%
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	17.5%	75.6%	12/3/2013	4/7/2014	17.0%	50.1%	4/15/2015			81.5%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	100.0%	2/5/2014	10/31/2014	30.0%	53.8%				43.0%
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%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	10/30/2014	2/25/2015	18.0%	69.5%				29.8%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	11/13/2013	5/21/2014	42.7%	Not Filing				96.2%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	12/4/2013	3/4/2014	20.4%	47.4%	8/14/2015			67.5%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/1/2014	1/14/2015	20.0%	59.8%				66.8%
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	95.2%	5/15/2014							35.5%
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%	13.5%	10/19/2010	13.5%	24.0%	7/14/2014	12/19/2014	24.0%	Not Filing				95.6%
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%	9/22/2010	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%	5/6/2010	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	25.0%	20.0%	4/17/2015	Disapproved	0.0%	125.9%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	12/2/2013	3/14/2014	50.0%	Not Filing				171.1%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/2/2014	1/21/2014	15.0%	65.5%	3/3/2015	3/20/2015	15.0%	85.7%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	12/12/2013	9/29/2014	25.0%	50.6%	6/10/2015			78.1%
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	10.0%	30.0%	7/16/2010	30.0%	87.7%	12/9/2013	7/3/2014	52.1%	Not Filing				117.5%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	12/20/2013	5/21/2014	15.0%	30.4%	5/19/2015	7/31/2015	15.0%	138.9%
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	100.0%	2/4/2014	10/16/2014	40.0%	Not Filing				69.4%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	68.2%	3/11/2014	3/31/2015	15.0%	46.3%				92.8%
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	12/19/2013	3/17/2014	25.0%	60.0%	5/21/2015			58.1%
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	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	11/6/2013	2/28/2014	15.0%	73.9%	4/14/2015	7/21/2015	15.0%	52.0%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	25.0%	6/20/2014	7/8/2014	25.0%	Not Filing				125.9%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	10/31/2013							73.8%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	10/21/2013	2/4/2014	20.0%	36.6%	3/27/2015	5/4/2015	20.0%	140.2%
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	20.0%	74.7%	3/13/2014	4/28/2014	24.0%	40.9%				93.4%
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%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	6/3/2014							72.9%
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%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	6/24/2014	8/14/2014	54.5%	Not Filing				164.7%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	50.0%	12/18/2013	2/27/2014	50.0%	Not Filing				171.1%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	2/3/2014	9/11/2014	50.0%	Not Filing				171.1%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/6/2014	2/7/2014	50.0%	Not Filing				171.1%
														Nationwide Average (Excluding Virginia)	**95.6%**
														Virginia Rate Increase to Achieve Nationwide Average	**13.1%**

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

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

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/12/2016	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/14/2016	Long Term Care Insurance Rate Request Summary Part 1_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_13.1_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_13.1_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_13.1_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_13.1_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_13.1_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_13.1_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_13.1_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)

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/12/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ NQ Comp_20151104.pdf
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_28.7_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_28.7_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_28.7_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_28.7_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_28.7_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_28.7_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_28.7_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-129963431

Effective Date: On Approval

(Projected) Number of Insureds Affected: 573

New Rates

Average Annual Premium Per Member: 2,733

Revised Rates

Average Annual Premium Per Member: 3,091

Average Requested Percentage Rate Change Per Member: 13.1%

Minimum Requested Percentage Rate Change Per Member: 13.1%

Maximum Requested Percentage Rate Change Per Member: 13.1%

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

Form#	"Product Name"(if applicable)
H-LTC3JP	Long Term Care
H-LTC3JP-1	Long Term Care
H-LTC3JP-5	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Comprehensive Product

November 2015

Product or Rider	Form Number
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
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 1994 through October 1997.

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, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day 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, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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 Activities of Daily Living (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 and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, 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 form.

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:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Comprehensive Product

November 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1993 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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%

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 counts as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%

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

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

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

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

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

LR_j = loss ratio for year *j*

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

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

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

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

j = year of incurral

$v = 1 / 1.0585 = 0.944714$

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

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

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% 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

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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 28.7%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 13.1% was the maximum percentage increase that was allowable at this time. The company has revised its request to 13.1% 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 13.1% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 13.1% 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: $2,733
After increase: $3,091

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	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12.0%
Compound	43.4%
CPI	44.6%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	12.3%
Standard	40.1%
Increased	47.6%

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	573	$1,566,231
Nationwide	23,061	$61,116,701

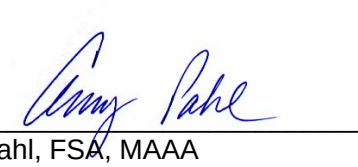
22. Actuarial Certification

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	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	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	62,284,606	111,337,131	103,340,488	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	54,401,012	110,616,410	100,316,782	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	47,219,251	103,768,425	95,730,060	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	40,743,753	97,164,433	90,620,258	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	34,962,854	90,497,217	85,252,639	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	29,825,076	84,910,149	79,696,919	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	25,288,548	79,464,089	74,045,719	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	21,310,507	74,028,279	68,366,895	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	17,845,217	68,579,824	62,696,532	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	14,856,854	63,189,213	57,121,242	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	12,299,202	57,905,964	51,711,786	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	10,120,620	52,762,087	46,544,886	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	8,278,937	47,819,288	41,675,691	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	6,734,017	43,123,361	37,097,431	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	5,446,985	38,700,071	32,857,212	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	4,381,947	34,571,878	28,980,237	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	3,506,013	30,753,012	25,474,876	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	2,790,209	27,249,466	22,306,201	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	2,209,048	24,053,521	19,434,584	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,739,879	21,144,853	16,843,616	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	1,363,183	18,502,405	14,511,562	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	1,062,567	16,108,293	12,412,733	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	824,520	13,953,615	10,546,030	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	637,345	12,029,938	8,905,637	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	490,736	10,321,092	7,478,491	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	376,181	8,812,479	6,263,742	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	286,998	7,496,676	5,250,785	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	899,167	26,250,088	18,138,930	2017.3%	434	217,887	6,360,934	4,395,434	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	708,293	23,163,063	15,735,081	2221.5%	348	164,578	5,382,149	3,656,190	2221.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	554,921	20,362,670	13,570,326	2445.5%	277	123,651	4,537,335	3,023,823	2445.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	432,337	17,824,934	11,629,435	2689.9%	219	92,369	3,808,315	2,484,641	2689.9%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	334,880	15,527,833	9,891,630	2953.8%	172	68,587	3,180,290	2,025,927	2953.8%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	257,814	13,451,472	8,338,096	3234.2%	135	50,608	2,640,501	1,636,754	3234.2%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	197,212	11,577,393	6,952,783	3525.5%	104	37,096	2,177,711	1,307,821	3525.5%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	149,838	9,894,134	5,741,583	3831.9%	80	27,005	1,783,177	1,034,781	3831.9%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	113,038	8,394,264	4,698,653	4156.7%	61	19,521	1,449,606	811,411	4156.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	84,649	7,067,682	3,800,392	4489.6%	46	14,007	1,169,533	628,874	4489.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	62,910	5,904,087	3,043,073	4837.2%	34	9,975	936,117	482,492	4837.2%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	46,397	4,893,477	2,409,468	5193.2%	26	7,050	743,584	366,128	5193.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	217,768	483,011,113	1,480,170,083	1,332,135,126	275.8%									
	Lifetime	1,756,622,264	3,137,322,253	2,925,445,577	166.5%	757,796	2,269,498,893	2,188,782,658	2,276,753,639	100.3%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 13.1% 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	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
Projected Future Experience	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
	2014	70,972,410	120,591,646	111,930,310	157.7%	20,276	65,525,804	111,337,131	103,340,488	157.7%	1.0538	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
	2015	70,221,822	126,247,293	114,492,255	163.0%	18,848	61,527,543	110,616,410	100,316,782	163.0%	1.0732	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
	2016	64,180,430	124,705,655	115,045,399	179.3%	17,411	53,404,973	103,768,425	95,730,060	179.3%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	58,281,614	122,889,637	114,612,829	196.7%	16,006	46,081,184	97,164,433	90,620,258	196.7%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	52,631,397	120,451,066	113,470,575	215.6%	14,643	39,542,987	90,497,217	85,252,639	215.6%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	47,264,601	118,973,829	111,669,191	236.3%	13,331	33,732,161	84,910,149	79,696,919	236.3%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	42,207,227	117,265,763	109,269,833	258.9%	12,076	28,601,348	79,464,089	74,045,719	258.9%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	37,475,638	115,103,973	106,301,286	283.7%	10,883	24,102,183	74,028,279	68,366,895	283.7%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	33,081,133	112,406,732	102,763,638	310.6%	9,758	20,182,940	68,579,824	62,696,532	310.6%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	29,029,930	109,169,041	98,685,692	339.9%	8,702	16,803,101	63,189,213	57,121,242	339.9%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	25,323,247	105,415,177	94,138,957	371.7%	7,719	13,910,397	57,905,964	51,711,786	371.7%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	21,957,504	101,212,750	89,286,383	406.6%	6,810	11,446,421	52,762,087	46,544,886	406.6%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	18,924,678	96,648,354	84,231,429	445.1%	5,976	9,363,477	47,819,288	41,675,691	445.1%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	16,212,773	91,797,976	78,970,400	487.1%	5,215	7,616,173	43,123,361	37,097,431	487.1%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	13,806,377	86,730,668	73,636,246	533.3%	4,526	6,160,540	38,700,071	32,857,212	533.3%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	11,687,288	81,528,047	68,341,735	584.8%	3,907	4,955,982	34,571,878	28,980,237	584.8%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	9,835,186	76,277,098	63,185,667	642.4%	3,354	3,965,300	30,753,012	25,474,876	642.4%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	8,228,342	71,051,135	58,161,906	706.8%	2,864	3,155,726	27,249,466	22,306,201	706.8%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,844,333	65,893,415	53,240,068	777.9%	2,432	2,498,433	24,053,521	19,434,584	777.9%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,660,678	60,826,317	48,453,168	856.0%	2,053	1,967,803	21,144,853	16,843,616	856.0%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,655,373	55,868,379	43,817,951	941.2%	1,724	1,541,759	18,502,405	14,511,562	941.2%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,807,318	51,032,842	39,324,901	1032.9%	1,440	1,201,763	16,108,293	12,412,733	1032.9%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	3,096,650	46,335,632	35,020,097	1130.9%	1,196	932,532	13,953,615	10,546,030	1130.9%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,504,973	41,805,083	30,947,866	1235.5%	988	720,838	12,029,938	8,905,637	1235.5%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	2,015,487	37,479,652	27,157,129	1347.4%	811	555,022	10,321,092	7,478,491	1347.4%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,613,047	33,410,673	23,747,672	1472.2%	662	425,461	8,812,479	6,263,742	1472.2%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,284,164	29,658,423	20,773,205	1617.6%	537	324,594	7,496,676	5,250,785	1617.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	1,016,958	26,250,088	18,138,930	1783.6%	434	246,430	6,360,934	4,395,434	1783.6%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	801,080	23,163,063	15,735,081	1964.2%	348	186,138	5,382,149	3,656,190	1964.2%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	627,616	20,362,670	13,570,326	2162.2%	277	139,849	4,537,335	3,023,823	2162.2%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	488,974	17,824,934	11,629,435	2378.3%	219	104,470	3,808,315	2,484,641	2378.3%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	378,749	15,527,833	9,891,630	2611.7%	172	77,572	3,180,290	2,025,927	2611.7%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	291,587	13,451,472	8,338,096	2859.6%	135	57,238	2,640,501	1,636,754	2859.6%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	223,047	11,577,393	6,952,783	3117.2%	104	41,955	2,177,711	1,307,821	3117.2%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	169,467	9,894,134	5,741,583	3388.0%	80	30,542	1,783,177	1,034,781	3388.0%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	127,846	8,394,264	4,698,653	3675.2%	61	22,078	1,449,606	811,411	3675.2%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	95,737	7,067,682	3,800,392	3969.6%	46	15,842	1,169,533	628,874	3969.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	71,151	5,904,087	3,043,073	4276.9%	34	11,281	936,117	482,492	4276.9%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	52,475	4,893,477	2,409,468	4591.7%	26	7,974	743,584	366,128	4591.7%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	215,807	532,080,532	1,480,170,083	1,332,135,126	250.4%									
	Lifetime	1,888,213,182	3,073,602,088	2,865,369,796	151.8%	755,835	2,318,568,313	2,188,782,658	2,276,753,639	98.2%									

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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,305,317	2,518,116	2,373,241	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,148,102	2,523,661	2,340,974	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,206,853	2,859,367	2,740,371	227.1%	442	1,004,231	2,379,299	2,280,281	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	873,706	2,278,864	2,200,861	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	756,453	2,170,774	2,106,764	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	912,721	2,901,308	2,805,409	307.4%	346	651,397	2,070,627	2,002,185	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	823,091	2,908,033	2,791,155	339.1%	316	557,760	1,970,602	1,891,401	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	738,286	2,903,881	2,768,040	374.9%	287	474,823	1,867,610	1,780,245	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	658,588	2,886,497	2,726,765	414.0%	260	401,807	1,761,064	1,663,611	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	584,210	2,854,105	2,666,520	456.4%	234	338,152	1,652,013	1,543,435	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	515,289	2,807,399	2,597,164	504.0%	209	283,055	1,542,141	1,426,657	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	451,886	2,749,319	2,520,309	557.7%	186	235,567	1,433,217	1,313,834	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	393,984	2,679,810	2,427,884	616.2%	165	194,934	1,325,906	1,201,259	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	341,494	2,596,005	2,311,148	676.8%	145	160,422	1,219,509	1,085,693	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	294,260	2,497,443	2,184,292	742.3%	127	131,302	1,114,383	974,652	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	252,067	2,385,853	2,048,156	812.5%	111	106,889	1,011,718	868,518	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	214,654	2,262,661	1,906,191	888.0%	96	86,543	912,248	768,528	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	181,720	2,130,137	1,761,291	969.2%	83	69,693	816,948	675,489	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	152,938	1,991,838	1,621,197	1060.0%	71	55,828	727,094	591,796	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	127,963	1,853,184	1,492,767	1166.6%	61	44,483	644,216	518,926	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	106,440	1,717,253	1,370,978	1288.0%	51	35,251	568,717	454,038	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	88,019	1,584,798	1,249,337	1419.4%	43	27,783	500,234	394,348	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	72,358	1,455,976	1,131,038	1563.1%	36	21,790	438,456	340,603	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	59,130	1,330,319	1,011,691	1711.0%	30	17,015	382,816	291,127	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	48,030	1,206,896	893,482	1860.3%	25	13,226	332,353	246,046	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	38,777	1,086,720	783,560	2020.7%	20	10,228	286,636	206,674	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	31,114	972,017	685,940	2204.6%	16	7,865	245,694	173,383	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	24,811	865,364	602,750	2429.4%	13	6,012	209,695	146,059	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	19,660	767,761	528,604	2688.8%	11	4,568	178,396	122,826	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	15,479	679,087	461,973	2984.6%	8	3,449	151,318	102,940	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	12,107	598,946	401,826	3319.0%	7	2,587	127,965	85,850	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	9,405	526,233	345,264	3671.1%	5	1,926	107,779	70,714	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	7,252	459,854	292,681	4035.6%	4	1,424	90,269	57,453	4035.6%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	5,548	398,800	244,158	4400.9%	3	1,044	75,014	45,926	4400.9%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	4,206	342,933	201,753	4796.3%	2	758	61,805	36,361	4796.3%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,158	292,158	164,213	5200.3%	2	545	50,453	28,358	5200.3%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,345	246,311	131,134	5593.2%	1	388	40,759	21,699	5593.2%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	1,720	205,456	103,685	6028.6%	1	273	32,576	16,440	6028.6%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,246	169,566	80,606	6471.0%	1	189	25,766	12,248	6471.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	14,753,056	69,801,813	61,330,192	415.7%	5,732	10,512,971	38,036,632	34,843,749	331.4%									
	Lifetime	37,396,534	79,691,375	74,936,747	200.4%	18,369	48,451,290	51,060,154	53,405,786	110.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 13.1% 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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,485,965	2,727,426	2,570,509	173.0%	509	1,371,928	2,518,116	2,373,241	173.0%	1.0527	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,481,991	2,880,273	2,671,770	180.3%	476	1,298,503	2,523,661	2,340,974	180.3%	1.0744	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,364,951	2,859,367	2,740,371	200.8%	442	1,135,785	2,379,299	2,280,281	200.8%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,249,787	2,882,215	2,783,560	222.7%	409	988,162	2,278,864	2,200,861	222.7%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,138,727	2,889,283	2,804,086	246.2%	377	855,548	2,170,774	2,106,764	246.2%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	1,032,287	2,901,308	2,805,409	271.8%	346	736,730	2,070,627	2,002,185	271.8%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	930,915	2,908,033	2,791,155	299.8%	316	630,826	1,970,602	1,891,401	299.8%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	835,001	2,903,881	2,768,040	331.5%	287	537,025	1,867,610	1,780,245	331.5%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	744,863	2,886,497	2,726,765	366.1%	260	454,444	1,761,064	1,663,611	366.1%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	660,741	2,854,105	2,666,520	403.6%	234	382,450	1,652,013	1,543,435	403.6%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	582,792	2,807,399	2,597,164	445.6%	209	320,135	1,542,141	1,426,657	445.6%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	511,083	2,749,319	2,520,309	493.1%	186	266,427	1,433,217	1,313,834	493.1%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	445,596	2,679,810	2,427,884	544.9%	165	220,470	1,325,906	1,201,259	544.9%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	386,230	2,596,005	2,311,148	598.4%	145	181,437	1,219,509	1,085,693	598.4%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	332,808	2,497,443	2,184,292	656.3%	127	148,502	1,114,383	974,652	656.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	285,088	2,385,853	2,048,156	718.4%	111	120,891	1,011,718	868,518	718.4%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	242,774	2,262,661	1,906,191	785.2%	96	97,880	912,248	768,528	785.2%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	205,525	2,130,137	1,761,291	857.0%	83	78,823	816,948	675,489	857.0%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	172,973	1,991,838	1,621,197	937.3%	71	63,142	727,094	591,796	937.3%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	144,726	1,853,184	1,492,767	1031.4%	61	50,311	644,216	518,926	1031.4%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	120,384	1,717,253	1,370,978	1138.8%	51	39,869	568,717	454,038	1138.8%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	99,550	1,584,798	1,249,337	1255.0%	43	31,422	500,234	394,348	1255.0%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	81,837	1,455,976	1,131,038	1382.1%	36	24,645	438,456	340,603	1382.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	66,876	1,330,319	1,011,691	1512.8%	30	19,244	382,816	291,127	1512.8%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	54,322	1,206,896	893,482	1644.8%	25	14,959	332,353	246,046	1644.8%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	43,857	1,086,720	783,560	1786.6%	20	11,568	286,636	206,674	1786.6%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	35,190	972,017	685,940	1949.2%	16	8,895	245,694	173,383	1949.2%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	28,061	865,364	602,750	2148.0%	13	6,800	209,695	146,059	2148.0%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	22,235	767,761	528,604	2377.3%	11	5,167	178,396	122,826	2377.3%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	17,506	679,087	461,973	2638.9%	8	3,901	151,318	102,940	2638.9%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	13,693	598,946	401,826	2934.6%	7	2,926	127,965	85,850	2934.6%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	10,637	526,233	345,264	3245.9%	5	2,179	107,779	70,714	3245.9%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	8,202	459,854	292,681	3568.2%	4	1,610	90,269	57,453	3568.2%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	6,275	398,800	244,158	3891.1%	3	1,180	75,014	45,926	3891.1%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	4,757	342,933	201,753	4240.7%	2	857	61,805	36,361	4240.7%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,571	292,158	164,213	4598.0%	2	617	50,453	28,358	4598.0%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,652	246,311	131,134	4945.4%	1	439	40,759	21,699	4945.4%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	1,945	205,456	103,685	5330.3%	1	308	32,576	16,440	5330.3%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,409	169,566	80,606	5721.5%	1	214	25,766	12,248	5721.5%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	17,692,594	68,034,420	59,664,240	337.2%	5,681	11,592,404	38,036,632	34,843,749	300.6%									
	Lifetime	40,336,072	77,923,982	73,270,796	181.7%	18,318	49,530,724	51,060,154	53,405,786	107.8%									

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	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.48	230.75	219.02	18-44	17.60	16.62	14.67
45-49	289.41	273.77	258.13	45-49	20.53	19.55	17.60
50-54	342.21	322.66	301.15	50-54	23.47	22.49	20.53
55	453.68	424.34	393.06	55	30.31	29.33	27.38
56	483.01	453.68	420.43	56	33.24	31.29	29.33
57	514.30	483.01	447.81	57	35.20	33.24	31.29
58	547.54	512.34	477.14	58	37.15	35.20	33.24
59	582.74	545.58	508.43	59	40.09	37.15	34.22
60	617.94	580.78	541.67	60	42.04	39.11	36.18
61	660.96	621.85	578.83	61	44.98	42.04	39.11
62	705.94	662.91	617.94	62	47.91	44.98	42.04
63	752.87	707.89	660.96	63	50.84	47.91	44.98
64	803.71	754.82	705.94	64	54.75	51.82	47.91
65	856.51	805.67	752.87	65	57.69	54.75	50.84
66	940.60	885.84	827.18	66	63.55	60.62	55.73
67	1,032.50	971.88	909.31	67	69.42	66.49	61.60
68	1,132.23	1,065.75	997.30	68	76.26	72.35	67.46
69	1,243.70	1,169.39	1,095.08	69	83.11	79.20	73.33
70	1,362.98	1,282.81	1,200.68	70	90.93	86.04	80.18
71	1,517.47	1,427.51	1,335.61	71	101.69	95.82	89.95
72	1,685.64	1,587.87	1,486.18	72	113.42	106.57	99.73
73	1,875.32	1,763.86	1,652.40	73	126.13	119.29	111.46
74	2,084.56	1,961.37	1,836.21	74	139.82	132.00	123.20

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,317.27	2,180.38	2,041.54	75	155.46	146.66	136.88
76	2,608.64	2,454.15	2,297.71	76	175.02	165.24	154.48
77	2,935.20	2,761.16	2,585.17	77	197.51	185.77	174.04
78	3,302.84	3,107.29	2,909.78	78	221.95	208.26	195.55
79	3,715.45	3,496.43	3,273.51	79	249.33	234.66	219.99
80		3,932.51	3,682.20	80	279.64	263.01	246.39
81		4,425.29	4,143.70	81	314.84	296.26	277.68
82		4,978.70	4,661.91	82	353.95	333.41	311.90
83		5,600.55	5,244.65	83	398.92	375.46	351.01
84		6,302.57	5,899.74	84	447.81	422.39	395.01
				85	503.54	474.21	443.90
				86	567.09	533.85	499.63
				87	637.49	600.34	562.21
				88	717.67	675.62	632.60
				89	806.64	759.71	711.80
				90	908.33	854.55	800.78
				91	1,021.75	962.11	900.51
				92	1,148.86	1,082.37	1,012.95
				93	1,292.58	1,217.30	1,139.08
				94	1,453.91	1,368.85	1,281.83
				95	1,635.77	1,539.96	1,442.18
				96	1,840.12	1,732.57	1,622.09
				97	2,069.90	1,949.63	1,824.48
				98	2,329.00	2,193.09	2,053.27
				99	2,619.39	2,466.86	2,309.44

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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	289.41	275.73	260.08	18-44	20.53	19.55	17.60
45-49	344.17	328.52	308.97	45-49	24.44	23.47	21.51
50-54	408.70	387.19	365.68	50-54	28.35	26.40	24.44
55	541.67	508.43	473.23	55	36.18	34.22	32.27
56	578.83	543.63	506.47	56	39.11	37.15	35.20
57	615.98	578.83	539.72	57	42.04	39.11	37.15
58	655.09	617.94	576.87	58	44.00	42.04	39.11
59	698.11	657.05	614.03	59	46.93	44.98	42.04
60	743.09	700.07	655.09	60	49.87	46.93	44.00
61	793.93	747.00	700.07	61	53.78	50.84	46.93
62	846.73	797.84	745.05	62	56.71	53.78	50.84
63	903.44	850.64	795.89	63	60.62	57.69	53.78
64	964.06	907.35	848.69	64	64.53	60.62	57.69
65	1,026.64	966.02	903.44	65	68.44	64.53	60.62
66	1,130.28	1,061.84	993.39	66	76.26	71.38	67.46
67	1,241.74	1,167.43	1,093.12	67	83.11	79.20	74.31
68	1,364.94	1,282.81	1,200.68	68	91.91	87.02	81.15
69	1,499.87	1,409.91	1,319.96	69	100.71	95.82	88.98
70	1,646.53	1,548.76	1,449.02	70	110.49	104.62	97.77
71	1,840.12	1,732.57	1,621.11	71	124.17	117.33	109.51
72	2,057.18	1,935.94	1,812.75	72	137.86	131.02	122.22
73	2,297.71	2,162.78	2,025.90	73	154.48	145.68	135.91
74	2,567.57	2,417.00	2,266.42	74	172.08	162.31	152.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,868.72	2,700.54	2,532.37	75	191.64	180.88	169.15
76	3,228.53	3,038.85	2,849.16	76	216.08	204.35	190.66
77	3,633.32	3,418.21	3,205.06	77	243.46	229.77	215.10
78	4,086.99	3,846.47	3,605.94	78	272.79	258.13	241.50
79	4,597.38	4,327.52	4,055.70	79	307.01	290.39	271.81
				80	345.15	325.59	305.06
				81	389.14	366.66	343.19
				82	437.05	412.61	386.21
				83	491.81	463.45	435.10
				84	553.41	521.14	488.87
				85	621.85	585.67	549.50
				86	700.07	659.00	618.92
				87	787.09	742.11	696.16
				88	885.84	834.02	783.18
				89	996.33	938.64	880.95
				90	1,121.48	1,055.97	990.46
				91	1,261.30	1,187.97	1,114.63
				92	1,418.71	1,336.58	1,253.47
				93	1,595.69	1,502.80	1,409.91
				94	1,795.15	1,691.51	1,586.89
				95	2,020.03	1,902.70	1,784.39
				96	2,272.29	2,140.29	2,008.30
				97	2,555.84	2,407.22	2,258.60
				98	2,875.56	2,708.37	2,541.17
				99	3,235.37	3,046.67	2,858.94

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	371.54	350.03	328.52	18-44	25.42	24.44	22.49
45-49	443.90	416.52	391.10	45-49	31.29	29.33	27.38
50-54	526.03	494.74	463.45	50-54	36.18	34.22	32.27
55	688.34	647.27	604.25	55	45.95	44.00	41.07
56	735.27	690.29	645.31	56	49.87	46.93	44.00
57	782.20	735.27	686.38	57	52.80	50.84	46.93
58	835.00	784.16	731.36	58	56.71	53.78	49.87
59	889.75	835.00	780.24	59	59.64	57.69	53.78
60	946.46	887.80	829.13	60	63.55	60.62	56.71
61	1,009.04	948.42	887.80	61	68.44	65.51	60.62
62	1,075.52	1,010.99	948.42	62	73.33	69.42	64.53
63	1,145.92	1,079.44	1,012.95	63	78.22	73.33	68.44
64	1,222.19	1,151.79	1,083.35	64	83.11	78.22	73.33
65	1,300.41	1,228.05	1,155.70	65	88.00	83.11	77.24
66	1,437.29	1,357.12	1,274.99	66	97.77	91.91	86.04
67	1,587.87	1,497.91	1,406.00	67	107.55	101.69	94.84
68	1,754.08	1,652.40	1,550.71	68	118.31	111.46	104.62
69	1,939.86	1,824.48	1,709.11	69	130.04	123.20	115.37
70	2,141.27	2,012.21	1,883.15	70	142.75	134.93	127.11
71	2,403.31	2,260.56	2,115.85	71	160.35	151.55	142.75
72	2,698.59	2,538.24	2,377.89	72	180.88	170.13	160.35
73	3,027.11	2,849.16	2,669.26	73	202.39	191.64	179.91
74	3,396.70	3,199.20	2,999.74	74	227.82	215.10	201.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,811.27	3,590.30	3,367.37	75	255.19	240.53	225.86
76	4,288.41	4,040.06	3,791.71	76	287.46	270.84	254.21
77	4,824.22	4,546.54	4,266.90	77	323.64	305.06	286.48
78	5,428.47	5,115.59	4,802.71	78	363.72	343.19	321.68
79	6,107.02	5,756.99	5,405.00	79	408.70	385.23	361.77
				80	459.54	433.14	405.77
				81	517.23	487.90	456.61
				82	581.76	548.52	514.30
				83	654.11	616.96	577.85
				84	736.25	693.22	650.20
				85	827.18	779.27	731.36
				86	930.82	877.04	823.27
				87	1,047.17	986.55	925.93
				88	1,178.19	1,109.75	1,042.28
				89	1,325.83	1,248.59	1,172.32
				90	1,491.07	1,405.03	1,318.01
				91	1,677.82	1,580.04	1,483.25
				92	1,887.06	1,777.55	1,668.04
				93	2,122.69	1,999.50	1,877.28
				94	2,387.66	2,249.80	2,111.94
				95	2,686.86	2,531.39	2,374.95
				96	3,022.22	2,847.21	2,672.19
				97	3,399.64	3,203.11	3,006.58
				98	3,824.96	3,603.98	3,382.04
				99	4,303.08	4,053.75	3,804.42

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	481.05	457.59	434.12	18-44	32.27	31.29	29.33
45-49	571.01	543.63	514.30	45-49	39.11	37.15	35.20
50-54	674.65	641.40	608.16	50-54	45.95	44.00	42.04
55	885.84	844.78	803.71	55	60.62	57.69	54.75
56	946.46	903.44	858.46	56	64.53	61.60	58.66
57	1,010.99	964.06	915.17	57	69.42	65.51	62.58
58	1,081.39	1,028.59	973.84	58	73.33	70.40	66.49
59	1,153.74	1,097.03	1,038.37	59	78.22	75.29	71.38
60	1,231.96	1,169.39	1,106.81	60	82.13	79.20	75.29
61	1,314.10	1,247.61	1,183.08	61	88.00	85.06	80.18
62	1,400.14	1,331.69	1,263.25	62	93.86	89.95	86.04
63	1,490.09	1,419.69	1,347.34	63	99.73	95.82	90.93
64	1,587.87	1,513.56	1,439.25	64	106.57	102.66	96.80
65	1,691.51	1,613.29	1,535.07	65	113.42	108.53	102.66
66	1,865.55	1,779.50	1,691.51	66	125.15	120.26	113.42
67	2,057.18	1,961.37	1,863.59	67	137.86	132.00	125.15
68	2,268.38	2,160.83	2,053.27	68	151.55	145.68	137.86
69	2,501.08	2,381.80	2,262.51	69	167.20	160.35	152.53
70	2,755.30	2,624.28	2,491.31	70	183.82	175.99	167.20
71	3,081.87	2,937.16	2,788.54	71	206.31	197.51	187.73
72	3,447.54	3,285.24	3,120.98	72	230.75	220.97	209.24
73	3,856.24	3,674.38	3,492.52	73	258.13	246.39	234.66
74	4,311.88	4,110.46	3,909.04	74	288.44	275.73	262.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,822.26	4,597.38	4,372.50	75	322.66	307.99	292.35
76	5,426.51	5,174.25	4,921.99	76	363.72	347.10	329.50
77	6,105.07	5,821.52	5,537.97	77	408.70	390.12	370.57
78	6,869.67	6,550.92	6,230.22	78	459.54	438.03	416.52
79	7,730.09	7,370.28	7,010.46	79	517.23	492.79	468.34
				80	580.78	553.41	526.03
				81	654.11	622.83	592.52
				82	735.27	701.05	666.83
				83	827.18	788.07	749.93
				84	930.82	886.82	843.80
				85	1,046.19	997.30	948.42
				86	1,177.21	1,122.46	1,067.70
				87	1,324.85	1,262.27	1,200.68
				88	1,490.09	1,420.67	1,351.25
				89	1,675.86	1,597.64	1,519.42
				90	1,886.08	1,798.08	1,709.11
				91	2,121.72	2,021.99	1,923.23
				92	2,386.69	2,275.22	2,163.76
				93	2,684.90	2,559.75	2,433.62
				94	3,020.27	2,879.47	2,737.70
				95	3,397.68	3,239.28	3,079.91
				96	3,822.02	3,644.07	3,465.14
				97	4,300.14	4,099.70	3,898.29
				98	4,837.90	4,612.04	4,385.21
				99	5,442.15	5,187.94	4,933.72

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	479.10	449.76	420.43	18-44	32.27	30.31	28.35
45-49	567.09	531.90	496.70	45-49	38.13	36.18	34.22
50-54	668.78	627.72	584.69	50-54	44.98	43.02	40.09
55	844.78	795.89	745.05	55	56.71	53.78	49.87
56	891.71	840.86	788.07	56	60.62	57.69	53.78
57	942.55	887.80	831.09	57	63.55	60.62	56.71
58	995.35	936.68	876.06	58	67.46	64.53	59.64
59	1,050.10	989.48	924.95	59	71.38	67.46	63.55
60	1,106.81	1,042.28	975.79	60	75.29	71.38	66.49
61	1,171.34	1,102.90	1,034.46	61	80.18	75.29	70.40
62	1,239.79	1,167.43	1,093.12	62	84.09	80.18	74.31
63	1,312.14	1,235.88	1,157.66	63	88.98	84.09	78.22
64	1,388.40	1,308.23	1,224.14	64	93.86	88.98	83.11
65	1,468.58	1,382.54	1,294.54	65	98.75	92.89	87.02
66	1,591.78	1,497.91	1,404.05	66	107.55	100.71	94.84
67	1,724.75	1,623.06	1,519.42	67	116.35	109.51	102.66
68	1,867.50	1,757.99	1,646.53	68	126.13	118.31	110.49
69	2,021.99	1,904.66	1,783.42	69	135.91	128.09	119.29
70	2,190.16	2,061.10	1,932.03	70	146.66	137.86	129.06
71	2,403.31	2,262.51	2,119.76	71	161.33	151.55	141.77
72	2,636.01	2,479.57	2,323.13	72	176.97	166.22	155.46
73	2,892.18	2,720.10	2,548.02	73	193.59	182.84	171.11
74	3,171.82	2,984.09	2,794.41	74	213.15	200.44	187.73

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,478.83	3,271.55	3,062.31	75	232.70	219.02	205.33
76	3,914.91	3,682.20	3,447.54	76	262.04	246.39	231.73
77	4,405.74	4,143.70	3,877.75	77	294.30	277.68	260.08
78	4,957.19	4,661.91	4,364.67	78	331.46	311.90	292.35
79	5,577.08	5,244.65	4,910.26	79	372.52	351.01	329.50
80		5,899.74	5,524.28	80		394.03	369.59
81		6,638.92	6,216.53	81		443.90	416.52
82		7,468.05	6,994.82	82		498.65	468.34
83		8,400.82	7,870.88	83		561.23	526.03
84		9,450.93	8,856.45	84		631.63	591.54

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	578.83	545.58	512.34	18-44	40.09	38.13	35.20
45-49	688.34	647.27	606.20	45-49	46.93	44.98	42.04
50-54	817.40	766.56	715.71	50-54	54.75	51.82	48.89
55	1,040.33	981.66	923.00	55	70.40	66.49	61.60
56	1,100.95	1,038.37	975.79	56	74.31	70.40	65.51
57	1,163.52	1,097.03	1,030.55	57	79.20	74.31	69.42
58	1,230.01	1,159.61	1,087.26	58	83.11	78.22	73.33
59	1,300.41	1,224.14	1,147.88	59	88.00	83.11	77.24
60	1,372.76	1,292.58	1,210.45	60	91.91	87.02	81.15
61	1,450.98	1,366.89	1,280.85	61	97.77	92.89	86.04
62	1,533.11	1,443.16	1,353.21	62	103.64	97.77	90.93
63	1,619.15	1,525.29	1,429.47	63	108.53	102.66	95.82
64	1,709.11	1,611.33	1,511.60	64	115.37	108.53	101.69
65	1,804.93	1,701.28	1,595.69	65	121.24	114.40	106.57
66	1,959.41	1,847.95	1,732.57	66	132.00	124.17	116.35
67	2,127.58	2,004.39	1,879.23	67	143.73	134.93	126.13
68	2,309.44	2,174.51	2,039.59	68	155.46	146.66	136.88
69	2,506.95	2,360.29	2,211.67	69	169.15	159.37	148.62
70	2,720.10	2,559.75	2,399.40	70	182.84	172.08	161.33
71	2,989.96	2,813.96	2,637.97	71	201.42	189.68	177.95
72	3,287.19	3,093.60	2,900.01	72	220.97	208.26	195.55
73	3,613.76	3,400.61	3,187.46	73	242.48	228.79	214.13
74	3,971.62	3,736.96	3,502.30	74	266.93	251.28	235.64
75	4,364.67	4,106.55	3,848.42	75	292.35	275.73	258.13
76	4,912.21	4,620.84	4,331.43	76	329.50	310.92	290.39
77	5,526.24	5,199.67	4,875.06	77	370.57	349.06	326.57
78	6,218.49	5,850.85	5,485.17	78	416.52	392.08	367.63
79	6,996.78	6,584.17	6,171.55	79	468.34	440.97	413.59

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 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	772.42	727.45	682.47	18-44	51.82	48.89	45.95
45-49	909.31	858.46	805.67	45-49	61.60	58.66	54.75
50-54	1,067.70	1,009.04	948.42	50-54	72.35	68.44	63.55
55	1,390.36	1,310.18	1,228.05	55	92.89	88.00	82.13
56	1,466.62	1,382.54	1,298.45	56	98.75	93.86	87.02
57	1,546.80	1,458.80	1,370.80	57	104.62	98.75	91.91
58	1,632.84	1,538.98	1,447.07	58	110.49	103.64	96.80
59	1,720.84	1,625.02	1,527.24	59	116.35	109.51	102.66
60	1,814.70	1,713.02	1,611.33	60	122.22	115.37	107.55
61	1,918.34	1,810.79	1,701.28	61	129.06	122.22	114.40
62	2,025.90	1,912.48	1,797.10	62	136.88	129.06	120.26
63	2,141.27	2,018.07	1,896.83	63	143.73	135.91	127.11
64	2,260.56	2,131.49	2,002.43	64	151.55	143.73	133.95
65	2,387.66	2,250.78	2,111.94	65	159.37	150.57	140.80
66	2,598.86	2,450.24	2,299.67	66	174.04	164.26	153.51
67	2,829.61	2,665.35	2,501.08	67	189.68	178.93	167.20
68	3,077.96	2,901.96	2,722.05	68	206.31	194.57	182.84
69	3,349.77	3,156.18	2,962.58	69	224.88	212.17	198.48
70	3,645.05	3,433.86	3,222.66	70	244.44	230.75	216.08
71	4,016.59	3,783.89	3,551.19	71	269.86	254.21	238.57
72	4,423.34	4,167.17	3,911.00	72	296.26	279.64	262.04
73	4,871.15	4,589.56	4,307.96	73	326.57	307.99	288.44
74	5,365.89	5,054.96	4,744.04	74	359.81	339.28	317.77
75	5,909.52	5,567.31	5,225.09	75	395.01	372.52	349.06
76	6,650.65	6,265.42	5,880.19	76	444.88	419.45	393.06
77	7,481.74	7,049.57	6,615.45	77	500.61	471.28	441.94
78	8,418.42	7,931.50	7,442.63	78	562.21	529.94	497.67
79	9,472.44	8,922.94	8,373.45	79	632.60	596.43	559.27

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	995.35	952.33	907.35	18-44	67.46	64.53	60.62
45-49	1,190.90	1,136.14	1,081.39	45-49	80.18	77.24	72.35
50-54	1,421.65	1,355.16	1,286.72	50-54	94.84	90.93	86.04
55	1,830.35	1,742.35	1,652.40	55	122.22	117.33	111.46
56	1,932.03	1,840.12	1,746.26	56	129.06	124.17	118.31
57	2,039.59	1,941.81	1,844.04	57	136.88	131.02	124.17
58	2,153.00	2,051.32	1,945.72	58	144.71	137.86	131.02
59	2,272.29	2,164.74	2,055.23	59	152.53	145.68	138.84
60	2,397.44	2,284.02	2,168.65	60	160.35	153.51	145.68
61	2,532.37	2,411.13	2,291.84	61	170.13	162.31	154.48
62	2,671.21	2,546.06	2,418.95	62	178.93	171.11	162.31
63	2,819.83	2,686.86	2,553.88	63	188.71	180.88	172.08
64	2,976.27	2,837.43	2,696.63	64	199.46	190.66	180.88
65	3,140.53	2,993.87	2,847.21	65	210.22	200.44	190.66
66	3,412.35	3,251.99	3,093.60	66	228.79	218.04	207.28
67	3,705.67	3,531.63	3,357.59	67	248.35	236.62	224.88
68	4,022.46	3,834.73	3,647.01	68	268.88	257.15	244.44
69	4,368.58	4,165.21	3,959.89	69	292.35	278.66	264.97
70	4,744.04	4,521.11	4,298.19	70	316.79	302.12	287.46
71	5,209.45	4,965.01	4,720.57	71	348.08	332.43	315.81
72	5,717.88	5,451.93	5,184.03	72	382.30	364.70	347.10
73	6,277.15	5,985.78	5,692.46	73	419.45	399.90	380.34
74	6,891.18	6,570.48	6,251.73	74	460.52	439.99	417.50
75	7,563.87	7,213.84	6,863.80	75	505.50	482.03	457.59
76	8,510.33	8,117.28	7,722.27	76	569.05	542.65	515.27
77	9,576.08	9,130.22	8,686.33	77	640.43	610.12	579.81
78	10,772.84	10,272.24	9,771.63	78	719.62	686.38	652.16
79	12,120.18	11,557.00	10,991.86	79	809.58	772.42	734.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	213.15	201.42	187.73	18-44	15.64	14.67	13.69
45-49	248.35	236.62	220.97	45-49	18.58	17.60	15.64
50-54	287.46	273.77	258.13	50-54	20.53	19.55	17.60
55	393.06	367.63	342.21	55	26.40	25.42	23.47
56	420.43	395.01	367.63	56	28.35	27.38	25.42
57	449.76	422.39	391.10	57	30.31	29.33	27.38
58	481.05	449.76	418.48	58	33.24	31.29	29.33
59	514.30	481.05	447.81	59	35.20	33.24	31.29
60	549.50	514.30	477.14	60	37.15	35.20	33.24
61	588.61	551.45	512.34	61	40.09	38.13	36.18
62	631.63	590.56	549.50	62	43.02	41.07	38.13
63	674.65	633.58	590.56	63	45.95	43.02	41.07
64	721.58	678.56	633.58	64	48.89	45.95	44.00
65	772.42	725.49	678.56	65	51.82	48.89	45.95
66	846.73	795.89	743.09	66	57.69	53.78	50.84
67	926.91	870.20	813.49	67	62.58	59.64	55.73
68	1,012.95	952.33	891.71	68	68.44	64.53	60.62
69	1,108.77	1,042.28	975.79	69	75.29	71.38	66.49
70	1,212.41	1,140.06	1,067.70	70	82.13	77.24	72.35
71	1,353.21	1,273.03	1,192.85	71	91.91	87.02	81.15
72	1,509.65	1,419.69	1,329.74	72	102.66	96.80	89.95
73	1,685.64	1,583.95	1,484.22	73	114.40	107.55	100.71
74	1,879.23	1,767.77	1,656.31	74	127.11	119.29	111.46

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,096.29	1,971.14	1,845.99	75	140.80	132.97	124.17
76	2,360.29	2,219.49	2,078.70	76	158.40	149.60	139.82
77	2,655.57	2,497.17	2,340.73	77	178.93	168.17	157.42
78	2,986.05	2,810.05	2,634.06	78	200.44	189.68	176.97
79	3,361.50	3,164.00	2,964.54	79	225.86	213.15	198.48
80		3,559.01	3,336.08	80	253.24	238.57	222.93
81		4,004.86	3,754.56	81	285.50	268.88	251.28
82		4,505.47	4,221.92	82	320.70	302.12	282.57
83		5,068.65	4,749.91	83	360.79	340.26	317.77
84		5,702.24	5,342.42	84	405.77	382.30	357.86
				85	455.63	429.23	401.86
				86	513.32	483.01	452.70
				87	576.87	543.63	509.41
				88	649.23	612.07	572.96
				89	730.38	688.34	644.34
				90	821.31	774.38	724.51
				91	923.97	870.20	815.44
				92	1,039.35	979.70	917.13
				93	1,169.39	1,101.92	1,031.53
				94	1,316.05	1,239.79	1,160.59
				95	1,480.31	1,394.27	1,305.30
				96	1,665.11	1,568.31	1,468.58
				97	1,873.37	1,764.84	1,652.40
				98	2,107.05	1,984.83	1,858.70
				99	2,370.06	2,233.18	2,090.43

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	246.39	230.75	215.10	18-44	17.60	16.62	15.64
45-49	291.37	273.77	256.17	45-49	20.53	19.55	18.58
50-54	340.26	320.70	301.15	50-54	23.47	22.49	20.53
55	469.32	438.03	406.74	55	31.29	30.31	28.35
56	502.56	469.32	436.08	56	34.22	33.24	30.31
57	535.81	502.56	467.36	57	36.18	35.20	32.27
58	572.96	537.76	500.61	58	39.11	37.15	35.20
59	612.07	574.92	535.81	59	42.04	40.09	37.15
60	653.14	614.03	572.96	60	44.00	42.04	39.11
61	700.07	657.05	614.03	61	47.91	44.98	42.04
62	748.96	703.98	657.05	62	50.84	48.89	44.98
63	799.80	752.87	702.02	63	54.75	51.82	47.91
64	856.51	805.67	752.87	64	57.69	55.73	51.82
65	915.17	860.42	803.71	65	61.60	58.66	54.75
66	1,007.08	948.42	885.84	66	68.44	64.53	60.62
67	1,108.77	1,042.28	975.79	67	75.29	71.38	66.49
68	1,220.23	1,147.88	1,073.57	68	82.13	78.22	72.35
69	1,341.47	1,263.25	1,181.12	69	89.95	85.06	80.18
70	1,474.45	1,388.40	1,300.41	70	98.75	92.89	87.02
71	1,648.49	1,552.67	1,454.89	71	110.49	104.62	97.77
72	1,844.04	1,736.48	1,626.98	72	124.17	117.33	109.51
73	2,061.10	1,941.81	1,818.61	73	138.84	131.02	122.22
74	2,303.58	2,170.60	2,033.72	74	155.46	146.66	136.88

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,575.39	2,424.82	2,274.25	75	173.06	163.28	152.53
76	2,900.01	2,729.88	2,559.75	76	195.55	183.82	172.08
77	3,261.77	3,072.09	2,880.45	77	219.02	207.28	193.59
78	3,670.47	3,455.37	3,240.26	78	246.39	232.70	218.04
79	4,131.97	3,889.49	3,645.05	79	276.70	261.06	244.44
				80	310.92	293.32	274.75
				81	350.03	330.48	308.97
				82	394.03	371.54	348.08
				83	442.92	417.50	391.10
				84	497.67	469.32	439.99
				85	559.27	527.01	493.76
				86	629.67	593.49	556.34
				87	707.89	667.80	625.76
				88	796.87	750.91	703.98
				89	896.60	844.78	791.00
				90	1,008.06	950.37	890.73
				91	1,134.19	1,068.68	1,001.22
				92	1,275.96	1,202.63	1,126.37
				93	1,435.34	1,352.23	1,267.16
				94	1,615.24	1,521.38	1,425.56
				95	1,816.66	1,712.04	1,603.51
				96	2,043.50	1,926.17	1,803.95
				97	2,298.69	2,166.69	2,029.81
				98	2,586.15	2,437.53	2,283.05
				99	2,909.78	2,741.61	2,568.55

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	305.06	285.50	263.99	18-44	20.53	19.55	18.58
45-49	357.86	336.35	314.84	45-49	25.42	23.47	22.49
50-54	416.52	395.01	373.50	50-54	29.33	27.38	25.42
55	588.61	557.32	524.07	55	40.09	38.13	35.20
56	631.63	596.43	561.23	56	43.02	41.07	38.13
57	674.65	637.49	598.38	57	45.95	44.00	41.07
58	721.58	680.51	637.49	58	48.89	46.93	44.00
59	772.42	727.45	680.51	59	52.80	49.87	46.93
60	825.22	776.33	725.49	60	55.73	52.80	49.87
61	883.89	831.09	778.29	61	59.64	56.71	53.78
62	944.51	889.75	835.00	62	64.53	60.62	56.71
63	1,009.04	952.33	893.66	63	68.44	64.53	60.62
64	1,079.44	1,020.77	958.19	64	73.33	69.42	64.53
65	1,153.74	1,091.17	1,026.64	65	78.22	73.33	68.44
66	1,276.94	1,206.54	1,136.14	66	87.02	81.15	76.26
67	1,413.83	1,333.65	1,253.47	67	95.82	89.95	84.09
68	1,562.44	1,474.45	1,384.49	68	105.60	99.73	92.89
69	1,728.66	1,630.89	1,531.16	69	116.35	110.49	102.66
70	1,912.48	1,801.01	1,689.55	70	128.09	121.24	113.42
71	2,147.14	2,021.99	1,896.83	71	143.73	136.88	128.09
72	2,409.17	2,270.33	2,129.54	72	161.33	152.53	142.75
73	2,704.46	2,546.06	2,389.62	73	181.86	171.11	160.35
74	3,034.93	2,858.94	2,682.94	74	203.37	192.62	179.91

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,404.52	3,207.02	3,009.51	75	227.82	215.10	201.42
76	3,832.78	3,609.85	3,386.92	76	257.15	242.48	226.84
77	4,311.88	4,061.57	3,811.27	77	288.44	272.79	255.19
78	4,853.55	4,570.00	4,288.41	78	324.61	306.04	287.46
79	5,461.71	5,142.96	4,824.22	79	364.70	344.17	322.66
				80	409.68	386.21	362.75
				81	461.50	435.10	408.70
				82	519.18	488.87	459.54
				83	583.72	550.47	516.25
				84	657.05	618.92	580.78
				85	738.20	696.16	653.14
				86	831.09	783.18	735.27
				87	934.73	881.93	827.18
				88	1,051.08	991.44	930.82
				89	1,183.08	1,115.61	1,047.17
				90	1,330.72	1,255.43	1,177.21
				91	1,496.93	1,411.87	1,324.85
				92	1,683.68	1,587.87	1,490.09
				93	1,894.88	1,786.35	1,675.86
				94	2,131.49	2,010.25	1,886.08
				95	2,397.44	2,261.53	2,121.72
				96	2,697.61	2,544.10	2,386.69
				97	3,033.96	2,861.87	2,684.90
				98	3,413.32	3,219.73	3,020.27
				99	3,840.60	3,621.58	3,397.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	389.14	367.63	346.12	18-44	26.40	25.42	24.44
45-49	467.36	441.94	416.52	45-49	32.27	31.29	29.33
50-54	557.32	527.98	498.65	50-54	37.15	36.18	34.22
55	762.64	727.45	692.25	55	51.82	49.87	46.93
56	815.44	778.29	741.13	56	55.73	53.78	50.84
57	872.15	831.09	791.98	57	59.64	57.69	53.78
58	930.82	887.80	844.78	58	63.55	61.60	57.69
59	995.35	948.42	903.44	59	68.44	65.51	61.60
60	1,061.84	1,012.95	964.06	60	72.35	69.42	65.51
61	1,138.10	1,085.30	1,032.50	61	77.24	74.31	70.40
62	1,218.28	1,161.57	1,104.86	62	83.11	79.20	75.29
63	1,304.32	1,243.70	1,181.12	63	88.00	85.06	80.18
64	1,398.18	1,331.69	1,263.25	64	93.86	89.95	86.04
65	1,495.96	1,423.60	1,351.25	65	99.73	95.82	90.93
66	1,648.49	1,570.27	1,490.09	66	110.49	105.60	100.71
67	1,816.66	1,730.62	1,642.62	67	121.24	116.35	110.49
68	2,002.43	1,906.61	1,810.79	68	133.95	129.06	122.22
69	2,207.76	2,102.16	1,994.61	69	147.64	141.77	134.93
70	2,430.69	2,315.31	2,197.98	70	162.31	155.46	147.64
71	2,722.05	2,594.95	2,463.93	71	181.86	174.04	165.24
72	3,046.67	2,905.87	2,761.16	72	204.35	195.55	185.77
73	3,412.35	3,253.95	3,093.60	73	228.79	218.04	207.28
74	3,819.09	3,643.09	3,465.14	74	256.17	244.44	231.73

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 13.1% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,274.72	4,079.17	3,881.67	75	286.48	272.79	259.10
76	4,810.53	4,589.56	4,366.63	76	322.66	307.01	292.35
77	5,412.82	5,164.47	4,912.21	77	362.75	346.12	328.52
78	6,091.38	5,809.79	5,526.24	78	407.72	389.14	369.59
79	6,854.02	6,537.23	6,216.53	79	458.56	438.03	415.54
				80	515.27	491.81	467.36
				81	579.81	553.41	526.03
				82	652.16	622.83	591.54
				83	734.29	700.07	664.87
				84	825.22	787.09	747.98
				85	927.88	884.86	840.86
				86	1,044.24	996.33	946.46
				87	1,175.25	1,120.50	1,064.77
				88	1,321.92	1,260.32	1,197.74
				89	1,487.16	1,417.74	1,347.34
				90	1,672.93	1,594.71	1,515.51
				91	1,881.19	1,794.17	1,705.20
				92	2,116.83	2,019.05	1,918.34
				93	2,380.82	2,271.31	2,157.89
				94	2,679.03	2,554.86	2,427.75
				95	3,013.42	2,873.61	2,730.85
				96	3,389.86	3,233.42	3,072.09
				97	3,814.20	3,637.23	3,456.34
				98	4,290.36	4,091.88	3,888.51
				99	4,827.15	4,603.24	4,374.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	404.79	383.28	361.77	18-44	28.35	26.40	24.44
45-49	479.10	451.72	426.30	45-49	34.22	32.27	29.33
50-54	563.18	531.90	498.65	50-54	39.11	37.15	34.22
55	745.05	700.07	655.09	55	49.87	46.93	44.00
56	788.07	741.13	694.20	56	53.78	49.87	46.93
57	835.00	784.16	733.31	57	56.71	52.80	49.87
58	881.93	829.13	776.33	58	59.64	56.71	52.80
59	932.77	878.02	819.35	59	63.55	59.64	55.73
60	985.57	926.91	866.29	60	66.49	62.58	58.66
61	1,044.24	981.66	917.13	61	70.40	66.49	62.58
62	1,106.81	1,040.33	971.88	62	75.29	70.40	66.49
63	1,171.34	1,100.95	1,028.59	63	79.20	74.31	70.40
64	1,239.79	1,165.48	1,087.26	64	84.09	79.20	74.31
65	1,312.14	1,231.96	1,149.83	65	88.00	83.11	78.22
66	1,423.60	1,337.56	1,249.56	66	95.82	90.93	85.06
67	1,542.89	1,450.98	1,355.16	67	103.64	97.77	91.91
68	1,673.91	1,574.18	1,470.54	68	112.44	106.57	99.73
69	1,814.70	1,707.15	1,595.69	69	122.22	115.37	107.55
70	1,967.23	1,849.90	1,730.62	70	132.00	124.17	116.35
71	2,160.83	2,031.76	1,900.75	71	145.68	136.88	128.09
72	2,372.02	2,229.27	2,086.52	72	159.37	149.60	140.80
73	2,602.77	2,446.33	2,289.89	73	174.04	164.26	154.48
74	2,856.98	2,684.90	2,512.82	74	191.64	180.88	169.15

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,134.66	2,946.94	2,757.25	75	209.24	197.51	184.79
76	3,527.72	3,316.53	3,103.38	76	235.64	222.93	208.26
77	3,967.71	3,731.09	3,492.52	77	264.97	250.30	234.66
78	4,462.45	4,196.50	3,930.55	78	298.21	281.59	263.01
79	5,017.81	4,720.57	4,421.38	79	336.35	315.81	296.26
80		5,309.18	4,974.79	80		354.92	332.43
81		5,974.05	5,598.59	81		399.90	374.48
82		6,723.01	6,298.66	82		449.76	421.41
83		7,563.87	7,086.73	83		505.50	473.23
84		8,510.33	7,974.52	84		569.05	532.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	494.74	465.41	436.08	18-44	33.24	31.29	29.33
45-49	584.69	551.45	516.25	45-49	40.09	37.15	35.20
50-54	688.34	649.23	610.12	50-54	46.93	44.00	41.07
55	907.35	856.51	805.67	55	61.60	57.69	53.78
56	962.11	907.35	854.55	56	65.51	61.60	57.69
57	1,018.81	962.11	903.44	57	69.42	64.53	60.62
58	1,079.44	1,016.86	956.24	58	73.33	68.44	64.53
59	1,143.97	1,077.48	1,010.99	59	77.24	72.35	67.46
60	1,210.45	1,140.06	1,069.66	60	81.15	76.26	71.38
61	1,282.81	1,208.50	1,134.19	61	86.04	81.15	76.26
62	1,357.12	1,278.90	1,198.72	62	90.93	86.04	80.18
63	1,437.29	1,353.21	1,269.12	63	96.80	90.93	85.06
64	1,521.38	1,433.38	1,343.43	64	101.69	96.80	89.95
65	1,609.38	1,515.51	1,421.65	65	107.55	101.69	94.84
66	1,748.22	1,646.53	1,544.84	66	117.33	110.49	103.64
67	1,898.79	1,787.33	1,677.82	67	127.11	120.26	112.44
68	2,061.10	1,941.81	1,822.53	68	138.84	131.02	122.22
69	2,237.09	2,108.03	1,978.96	69	150.57	141.77	132.97
70	2,428.73	2,287.93	2,147.14	70	163.28	153.51	143.73
71	2,673.17	2,516.73	2,362.24	71	179.91	169.15	158.40
72	2,939.11	2,768.99	2,594.95	72	197.51	185.77	174.04
73	3,232.44	3,044.71	2,853.07	73	217.06	204.35	191.64
74	3,557.05	3,347.81	3,136.62	74	238.57	224.88	210.22
75	3,911.00	3,680.25	3,447.54	75	261.06	246.39	230.75
76	4,399.87	4,141.75	3,879.71	76	294.30	277.68	260.08
77	4,951.32	4,659.95	4,364.67	77	330.48	311.90	292.35
78	5,569.26	5,240.74	4,912.21	78	372.52	351.01	328.52
79	6,265.42	5,897.78	5,526.24	79	418.48	394.03	369.59

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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	631.63	596.43	559.27	18-44	43.02	41.07	38.13
45-49	754.82	711.80	666.83	45-49	51.82	48.89	45.95
50-54	899.53	846.73	793.93	50-54	60.62	57.69	53.78
55	1,202.63	1,128.32	1,054.01	55	80.18	76.26	71.38
56	1,273.03	1,194.81	1,116.59	56	85.06	81.15	76.26
57	1,345.38	1,263.25	1,181.12	57	89.95	86.04	80.18
58	1,423.60	1,337.56	1,251.52	58	95.82	90.93	85.06
59	1,505.73	1,415.78	1,323.87	59	100.71	95.82	89.95
60	1,591.78	1,495.96	1,400.14	60	106.57	100.71	94.84
61	1,685.64	1,585.91	1,486.18	61	113.42	107.55	100.71
62	1,785.37	1,679.77	1,574.18	62	120.26	113.42	106.57
63	1,890.97	1,779.50	1,670.00	63	127.11	120.26	112.44
64	2,000.48	1,885.10	1,769.73	64	133.95	127.11	119.29
65	2,117.81	1,996.56	1,875.32	65	141.77	133.95	125.15
66	2,305.53	2,172.56	2,041.54	66	154.48	146.66	136.88
67	2,508.91	2,364.20	2,219.49	67	168.17	159.37	148.62
68	2,731.83	2,573.44	2,415.04	68	182.84	173.06	162.31
69	2,972.36	2,798.32	2,626.24	69	199.46	188.71	175.99
70	3,234.40	3,044.71	2,855.03	70	216.08	204.35	191.64
71	3,564.87	3,357.59	3,148.35	71	238.57	225.86	211.19
72	3,928.60	3,699.80	3,469.06	72	263.01	248.35	232.70
73	4,329.47	4,077.22	3,823.00	73	289.41	273.77	257.15
74	4,771.42	4,493.74	4,214.10	74	318.75	301.15	282.57
75	5,258.34	4,951.32	4,642.35	75	351.01	331.46	310.92
76	5,915.38	5,571.22	5,225.09	76	395.01	373.50	350.03
77	6,654.56	6,267.37	5,878.23	77	444.88	419.45	394.03
78	7,485.65	7,051.53	6,615.45	78	500.61	472.25	442.92
79	8,422.33	7,931.50	7,442.63	79	563.18	530.92	497.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	838.91	797.84	754.82	18-44	56.71	54.75	51.82
45-49	1,010.99	962.11	909.31	45-49	68.44	65.51	62.58
50-54	1,216.32	1,155.70	1,093.12	50-54	81.15	78.22	74.31
55	1,599.60	1,527.24	1,454.89	55	107.55	102.66	97.77
56	1,693.46	1,617.20	1,540.93	56	114.40	109.51	103.64
57	1,791.24	1,711.06	1,630.89	57	120.26	115.37	110.49
58	1,894.88	1,808.84	1,724.75	58	127.11	122.22	116.35
59	2,002.43	1,914.43	1,824.48	59	134.93	129.06	123.20
60	2,117.81	2,023.94	1,930.08	60	141.77	135.91	130.04
61	2,239.05	2,139.32	2,039.59	61	150.57	143.73	137.86
62	2,368.11	2,260.56	2,153.00	62	159.37	152.53	145.68
63	2,503.04	2,387.66	2,272.29	63	168.17	160.35	153.51
64	2,643.83	2,522.59	2,399.40	64	177.95	170.13	161.33
65	2,794.41	2,663.39	2,532.37	65	187.73	178.93	170.13
66	3,036.89	2,896.09	2,753.34	66	204.35	194.57	184.79
67	3,300.88	3,146.40	2,991.91	67	221.95	211.19	200.44
68	3,588.34	3,420.17	3,251.99	68	240.53	229.77	218.04
69	3,899.27	3,717.40	3,535.54	69	261.06	249.33	236.62
70	4,235.61	4,038.11	3,840.60	70	282.57	269.86	256.17
71	4,656.04	4,438.98	4,221.92	71	310.92	297.24	281.59
72	5,115.59	4,878.97	4,640.40	72	342.21	326.57	309.95
73	5,622.06	5,361.98	5,099.94	73	375.46	358.83	340.26
74	6,177.42	5,891.92	5,606.42	74	413.59	394.03	374.48
75	6,787.54	6,474.66	6,159.82	75	453.68	432.17	410.65
76	7,638.18	7,286.19	6,930.29	76	510.39	486.92	462.48
77	8,594.42	8,195.50	7,796.57	77	573.94	547.54	520.16
78	9,669.94	9,220.18	8,770.41	78	646.29	615.98	585.67
79	10,880.40	10,373.92	9,867.45	79	726.47	692.25	658.03

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	256.17	244.44	230.75	18-44	18.58	17.60	15.64
45-49	307.01	289.41	271.81	45-49	22.49	21.51	19.55
50-54	365.68	342.21	318.75	50-54	25.42	24.44	22.49
55	475.19	447.81	418.48	55	33.24	31.29	29.33
56	508.43	477.14	445.85	56	35.20	33.24	31.29
57	541.67	508.43	473.23	57	38.13	35.20	33.24
58	578.83	541.67	504.52	58	40.09	37.15	35.20
59	615.98	576.87	535.81	59	42.04	39.11	37.15
60	657.05	614.03	569.05	60	44.00	41.07	38.13
61	700.07	655.09	608.16	61	46.93	44.00	41.07
62	745.05	698.11	649.23	62	50.84	47.91	44.00
63	793.93	743.09	692.25	63	53.78	50.84	46.93
64	844.78	791.98	737.22	64	57.69	54.75	50.84
65	897.57	842.82	786.11	65	60.62	57.69	53.78
66	987.53	926.91	864.33	66	66.49	63.55	59.64
67	1,083.35	1,016.86	950.37	67	73.33	69.42	65.51
68	1,188.94	1,116.59	1,042.28	68	80.18	76.26	71.38
69	1,306.27	1,226.10	1,145.92	69	88.00	83.11	78.22
70	1,433.38	1,345.38	1,257.39	70	95.82	90.93	85.06
71	1,593.73	1,495.96	1,398.18	71	106.57	101.69	94.84
72	1,773.64	1,664.13	1,554.62	72	118.31	112.44	105.60
73	1,971.14	1,849.90	1,728.66	73	132.00	125.15	117.33
74	2,190.16	2,057.18	1,922.26	74	146.66	138.84	130.04

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,434.60	2,285.98	2,135.40	75	162.31	153.51	143.73
76	2,737.70	2,571.48	2,405.26	76	182.84	173.06	162.31
77	3,079.91	2,894.14	2,706.41	77	206.31	194.57	181.86
78	3,463.19	3,253.95	3,044.71	78	231.73	219.02	204.35
79	3,893.40	3,660.69	3,427.99	79	261.06	245.42	229.77
80		4,116.33	3,856.24	80	293.32	275.73	258.13
81		4,632.58	4,339.25	81	330.48	310.92	290.39
82		5,213.36	4,882.88	82	371.54	349.06	326.57
83		5,866.50	5,494.95	83	417.50	392.08	367.63
84		6,601.76	6,183.29	84	469.32	440.97	413.59
				85	527.01	495.72	464.43
				86	593.49	558.29	523.10
				87	667.80	627.72	588.61
				88	750.91	705.94	661.94
				89	844.78	794.91	744.07
				90	950.37	893.66	836.95
				91	1,068.68	1,005.13	941.57
				92	1,202.63	1,131.26	1,059.88
				93	1,352.23	1,272.05	1,191.88
				94	1,521.38	1,431.43	1,341.47
				95	1,712.04	1,610.35	1,508.67
				96	1,926.17	1,811.77	1,697.37
				97	2,166.69	2,037.63	1,909.54
				98	2,437.53	2,292.82	2,148.12
				99	2,741.61	2,579.30	2,416.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	316.79	295.28	273.77	18-44	21.51	20.53	19.55
45-49	379.37	353.95	326.57	45-49	26.40	25.42	23.47
50-54	449.76	420.43	389.14	50-54	30.31	29.33	27.38
55	571.01	539.72	506.47	55	39.11	37.15	34.22
56	610.12	576.87	539.72	56	42.04	40.09	37.15
57	651.18	614.03	574.92	57	44.98	42.04	39.11
58	694.20	653.14	612.07	58	46.93	44.98	42.04
59	739.18	696.16	651.18	59	49.87	47.91	44.98
60	788.07	741.13	692.25	60	52.80	49.87	46.93
61	840.86	790.02	737.22	61	56.71	53.78	50.84
62	893.66	840.86	784.16	62	60.62	56.71	53.78
63	952.33	893.66	835.00	63	64.53	60.62	57.69
64	1,012.95	950.37	887.80	64	68.44	64.53	60.62
65	1,077.48	1,010.99	944.51	65	72.35	68.44	64.53
66	1,185.03	1,112.68	1,040.33	66	80.18	75.29	71.38
67	1,304.32	1,224.14	1,145.92	67	88.00	83.11	78.22
68	1,433.38	1,347.34	1,261.30	68	96.80	90.93	86.04
69	1,576.13	1,482.27	1,390.36	69	106.57	99.73	93.86
70	1,732.57	1,630.89	1,529.20	70	116.35	109.51	102.66
71	1,935.94	1,822.53	1,709.11	71	130.04	123.20	115.37
72	2,162.78	2,035.67	1,908.57	72	145.68	136.88	128.09
73	2,415.04	2,274.25	2,131.49	73	162.31	152.53	143.73
74	2,696.63	2,540.19	2,379.84	74	180.88	170.13	160.35

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,011.47	2,835.47	2,657.52	75	201.42	189.68	177.95
76	3,388.88	3,191.37	2,989.96	76	226.84	214.13	200.44
77	3,813.22	3,590.30	3,363.46	77	255.19	240.53	225.86
78	4,290.36	4,038.11	3,783.89	78	287.46	270.84	254.21
79	4,828.13	4,542.62	4,257.12	79	322.66	305.06	285.50
				80	362.75	342.21	320.70
				81	408.70	385.23	360.79
				82	459.54	433.14	405.77
				83	516.25	486.92	456.61
				84	580.78	547.54	513.32
				85	653.14	615.00	576.87
				86	735.27	692.25	649.23
				87	827.18	779.27	730.38
				88	930.82	876.06	822.29
				89	1,047.17	985.57	924.95
				90	1,177.21	1,108.77	1,040.33
				91	1,324.85	1,247.61	1,170.37
				92	1,490.09	1,403.07	1,316.05
				93	1,675.86	1,578.09	1,480.31
				94	1,886.08	1,775.59	1,666.09
				95	2,121.72	1,997.54	1,873.37
				96	2,386.69	2,246.87	2,108.03
				97	2,684.90	2,528.46	2,371.04
				98	3,020.27	2,844.27	2,667.30
				99	3,397.68	3,199.20	3,000.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	410.65	387.19	361.77	18-44	27.38	26.40	24.44
45-49	490.83	461.50	432.17	45-49	33.24	32.27	29.33
50-54	586.65	549.50	512.34	50-54	39.11	37.15	35.20
55	729.40	688.34	645.31	55	49.87	46.93	44.00
56	778.29	735.27	688.34	56	53.78	50.84	46.93
57	831.09	784.16	733.31	57	56.71	53.78	49.87
58	885.84	835.00	782.20	58	60.62	56.71	53.78
59	944.51	889.75	833.04	59	63.55	60.62	56.71
60	1,007.08	948.42	887.80	60	67.46	63.55	59.64
61	1,073.57	1,010.99	946.46	61	72.35	68.44	64.53
62	1,142.01	1,075.52	1,007.08	62	77.24	73.33	68.44
63	1,214.36	1,143.97	1,071.61	63	82.13	78.22	72.35
64	1,292.58	1,218.28	1,142.01	64	88.00	83.11	77.24
65	1,374.72	1,294.54	1,214.36	65	92.89	88.00	82.13
66	1,517.47	1,429.47	1,341.47	66	102.66	97.77	90.93
67	1,675.86	1,578.09	1,480.31	67	113.42	106.57	99.73
68	1,847.95	1,742.35	1,634.80	68	124.17	117.33	110.49
69	2,039.59	1,922.26	1,804.93	69	136.88	129.06	121.24
70	2,250.78	2,121.72	1,990.70	70	150.57	141.77	132.97
71	2,528.46	2,383.75	2,235.14	71	169.15	159.37	149.60
72	2,837.43	2,675.12	2,510.86	72	190.66	178.93	168.17
73	3,185.51	3,003.65	2,817.87	73	214.13	201.42	188.71
74	3,576.61	3,371.28	3,164.00	74	239.55	225.86	212.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,014.64	3,783.89	3,551.19	75	268.88	253.24	237.59
76	4,517.20	4,259.08	3,997.04	76	303.10	285.50	267.90
77	5,082.34	4,790.97	4,497.65	77	340.26	320.70	301.15
78	5,717.88	5,391.31	5,060.83	78	383.28	360.79	338.30
79	6,433.59	6,064.00	5,696.37	79	431.19	405.77	380.34
				80	483.99	455.63	427.28
				81	544.61	513.32	481.05
				82	613.05	576.87	541.67
				83	689.31	649.23	609.14
				84	775.36	730.38	685.40
				85	871.17	821.31	770.47
				86	980.68	923.97	867.26
				87	1,102.90	1,040.33	975.79
				88	1,240.76	1,170.37	1,097.03
				89	1,396.23	1,316.05	1,234.90
				90	1,570.27	1,480.31	1,389.38
				91	1,766.79	1,665.11	1,562.44
				92	1,987.76	1,873.37	1,757.99
				93	2,236.11	2,108.03	1,977.01
				94	2,514.77	2,371.04	2,224.38
				95	2,829.61	2,667.30	2,502.06
				96	3,183.55	3,000.71	2,814.94
				97	3,580.52	3,376.17	3,166.93
				98	4,028.33	3,797.58	3,562.92
				99	4,531.87	4,272.77	4,007.80

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	526.03	500.61	473.23	18-44	35.20	34.22	32.27
45-49	623.80	594.47	565.14	45-49	42.04	41.07	38.13
50-54	737.22	705.94	672.69	50-54	49.87	47.91	44.98
55	954.28	907.35	860.42	55	64.53	61.60	58.66
56	1,016.86	967.97	917.13	56	69.42	66.49	62.58
57	1,083.35	1,030.55	977.75	57	73.33	70.40	66.49
58	1,153.74	1,097.03	1,040.33	58	78.22	74.31	71.38
59	1,228.05	1,169.39	1,108.77	59	83.11	79.20	76.26
60	1,306.27	1,243.70	1,179.17	60	88.00	84.09	80.18
61	1,392.32	1,325.83	1,259.34	61	93.86	89.95	86.04
62	1,482.27	1,411.87	1,341.47	62	99.73	95.82	90.93
63	1,578.09	1,505.73	1,431.43	63	106.57	101.69	96.80
64	1,679.77	1,603.51	1,527.24	64	113.42	108.53	102.66
65	1,787.33	1,707.15	1,626.98	65	120.26	114.40	108.53
66	1,971.14	1,883.15	1,793.19	66	132.97	126.13	120.26
67	2,174.51	2,074.78	1,975.05	67	146.66	139.82	132.00
68	2,397.44	2,285.98	2,174.51	68	161.33	153.51	145.68
69	2,643.83	2,520.64	2,395.49	69	176.97	169.15	161.33
70	2,915.65	2,776.81	2,637.97	70	194.57	185.77	176.97
71	3,261.77	3,107.29	2,950.85	71	218.04	208.26	198.48
72	3,647.01	3,474.92	3,300.88	72	243.46	232.70	221.95
73	4,079.17	3,887.53	3,691.98	73	272.79	260.08	247.37
74	4,562.18	4,347.07	4,130.01	74	305.06	290.39	276.70

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 13.1% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,101.90	4,861.37	4,618.89	75	340.26	324.61	308.97
76	5,741.35	5,469.53	5,197.72	76	383.28	365.68	348.08
77	6,457.06	6,153.96	5,846.94	77	431.19	411.63	391.10
78	7,264.68	6,922.47	6,578.30	78	484.96	462.48	439.99
79	8,172.03	7,788.75	7,401.56	79	545.58	520.16	494.74
				80	613.05	584.69	556.34
				81	690.29	658.03	625.76
				82	776.33	740.16	703.98
				83	873.13	833.04	791.98
				84	982.64	936.68	890.73
				85	1,104.86	1,053.04	1,001.22
				86	1,243.70	1,185.03	1,126.37
				87	1,399.16	1,333.65	1,267.16
				88	1,573.20	1,499.87	1,425.56
				89	1,770.70	1,687.60	1,604.49
				90	1,991.68	1,897.81	1,804.93
				91	2,240.02	2,135.40	2,029.81
				92	2,520.64	2,402.33	2,284.02
				93	2,835.47	2,702.50	2,569.53
				94	3,189.42	3,039.82	2,890.23
				95	3,588.34	3,420.17	3,251.99
				96	4,037.13	3,847.44	3,657.76
				97	4,541.65	4,328.50	4,115.35
				98	5,108.74	4,869.19	4,629.64
				99	5,747.21	5,478.33	5,208.47

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	504.52	477.14	449.76	18-44	35.20	33.24	30.31
45-49	600.34	567.09	531.90	45-49	42.04	39.11	36.18
50-54	711.80	670.74	627.72	50-54	48.89	45.95	43.02
55	887.80	838.91	790.02	55	60.62	56.71	52.80
56	940.60	887.80	835.00	56	64.53	60.62	56.71
57	993.39	938.64	883.89	57	67.46	63.55	59.64
58	1,050.10	991.44	932.77	58	71.38	67.46	62.58
59	1,110.72	1,048.15	985.57	59	75.29	71.38	66.49
60	1,173.30	1,106.81	1,040.33	60	79.20	74.31	69.42
61	1,241.74	1,169.39	1,098.99	61	84.09	79.20	74.31
62	1,312.14	1,235.88	1,159.61	62	88.98	83.11	78.22
63	1,388.40	1,306.27	1,224.14	63	93.86	88.00	83.11
64	1,466.62	1,380.58	1,292.58	64	98.75	92.89	87.02
65	1,550.71	1,456.85	1,362.98	65	103.64	97.77	91.91
66	1,677.82	1,578.09	1,476.40	66	112.44	106.57	99.73
67	1,816.66	1,707.15	1,599.60	67	122.22	115.37	107.55
68	1,963.32	1,847.95	1,730.62	68	132.00	125.15	116.35
69	2,125.63	1,998.52	1,873.37	69	142.75	134.93	126.13
70	2,297.71	2,162.78	2,027.85	70	154.48	145.68	135.91
71	2,522.59	2,373.98	2,225.36	71	170.13	160.35	149.60
72	2,767.03	2,602.77	2,440.46	72	185.77	175.02	164.26
73	3,034.93	2,856.98	2,677.08	73	204.35	191.64	179.91
74	3,328.26	3,132.71	2,937.16	74	223.90	210.22	196.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,650.92	3,435.81	3,220.71	75	244.44	229.77	215.10
76	4,108.50	3,866.02	3,625.50	76	275.73	259.10	242.48
77	4,622.80	4,350.99	4,079.17	77	309.95	291.37	272.79
78	5,201.63	4,894.61	4,589.56	78	348.08	327.55	307.01
79	5,850.85	5,506.69	5,162.52	79	392.08	368.61	345.15
80		6,195.02	5,807.83	80		413.59	387.19
81		6,971.35	6,533.32	81		465.41	436.08
82		7,841.55	7,350.72	82		524.07	490.83
83		8,821.26	8,267.85	83		589.58	552.43
84		9,924.16	9,300.35	84		662.91	620.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	627.72	590.56	551.45	18-44	43.02	41.07	38.13
45-49	741.13	698.11	651.18	45-49	50.84	48.89	44.98
50-54	872.15	821.31	768.51	50-54	59.64	56.71	52.80
55	1,112.68	1,048.15	981.66	55	74.31	70.40	65.51
56	1,175.25	1,106.81	1,036.41	56	79.20	74.31	69.42
57	1,237.83	1,167.43	1,093.12	57	83.11	79.20	73.33
58	1,306.27	1,230.01	1,151.79	58	88.00	83.11	77.24
59	1,376.67	1,296.50	1,216.32	59	92.89	88.00	82.13
60	1,450.98	1,366.89	1,280.85	60	97.77	91.91	86.04
61	1,533.11	1,443.16	1,353.21	61	103.64	97.77	90.93
62	1,617.20	1,525.29	1,429.47	62	109.51	102.66	95.82
63	1,707.15	1,609.38	1,509.65	63	115.37	108.53	101.69
64	1,801.01	1,699.33	1,595.69	64	122.22	114.40	107.55
65	1,900.75	1,793.19	1,683.68	65	128.09	120.26	112.44
66	2,065.01	1,947.68	1,828.39	66	139.82	131.02	122.22
67	2,241.00	2,113.89	1,984.83	67	151.55	141.77	132.97
68	2,432.64	2,293.80	2,153.00	68	164.26	154.48	143.73
69	2,641.88	2,491.31	2,336.82	69	177.95	167.20	156.44
70	2,866.76	2,702.50	2,536.28	70	192.62	180.88	169.15
71	3,152.26	2,970.40	2,786.59	71	212.17	199.46	186.75
72	3,465.14	3,263.73	3,062.31	72	232.70	219.02	204.35
73	3,807.36	3,586.39	3,363.46	73	255.19	240.53	224.88
74	4,184.77	3,940.33	3,695.89	74	280.61	263.99	247.37
75	4,599.33	4,329.47	4,059.62	75	307.01	289.41	270.84
76	5,174.25	4,871.15	4,568.05	76	346.12	325.59	305.06
77	5,821.52	5,481.26	5,139.05	77	389.14	366.66	343.19
78	6,548.97	6,165.69	5,780.46	78	438.03	412.61	386.21
79	7,368.32	6,936.15	6,503.99	79	492.79	463.45	434.12

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	836.95	790.02	743.09	18-44	56.71	53.78	49.87
45-49	983.62	928.86	874.11	45-49	67.46	63.55	58.66
50-54	1,151.79	1,089.21	1,024.68	50-54	78.22	73.33	68.44
55	1,480.31	1,396.23	1,310.18	55	99.73	93.86	88.00
56	1,562.44	1,474.45	1,382.54	56	105.60	99.73	92.89
57	1,648.49	1,554.62	1,458.80	57	111.46	104.62	97.77
58	1,740.39	1,640.66	1,538.98	58	117.33	110.49	103.64
59	1,836.21	1,730.62	1,623.06	59	123.20	116.35	109.51
60	1,935.94	1,824.48	1,711.06	60	129.06	122.22	114.40
61	2,041.54	1,924.21	1,804.93	61	136.88	129.06	121.24
62	2,153.00	2,027.85	1,902.70	62	143.73	135.91	127.11
63	2,270.33	2,139.32	2,006.34	63	151.55	143.73	133.95
64	2,393.53	2,254.69	2,115.85	64	160.35	150.57	141.77
65	2,522.59	2,375.93	2,229.27	65	168.17	158.40	148.62
66	2,747.48	2,587.13	2,428.73	66	183.82	173.06	162.31
67	2,989.96	2,817.87	2,643.83	67	200.44	188.71	176.97
68	3,255.91	3,068.18	2,878.49	68	218.04	205.33	192.62
69	3,543.36	3,339.99	3,134.66	69	237.59	223.90	209.24
70	3,856.24	3,635.27	3,412.35	70	258.13	243.46	227.82
71	4,247.34	4,002.91	3,756.51	71	284.53	268.88	251.28
72	4,675.60	4,405.74	4,135.88	72	312.88	295.28	276.70
73	5,148.83	4,849.64	4,550.45	73	344.17	324.61	304.08
74	5,668.99	5,338.51	5,009.99	74	379.37	357.86	335.37
75	6,240.00	5,876.27	5,512.55	75	416.52	393.06	368.61
76	7,020.24	6,611.54	6,202.84	76	469.32	442.92	415.54
77	7,898.26	7,438.72	6,979.18	77	527.98	497.67	467.36
78	8,883.83	8,367.58	7,851.33	78	593.49	560.25	525.05
79	9,994.56	9,413.77	8,832.99	79	667.80	629.67	590.56

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 13.1% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,079.44	1,030.55	979.70	18-44	72.35	69.42	65.51
45-49	1,284.76	1,224.14	1,161.57	45-49	86.04	83.11	78.22
50-54	1,525.29	1,450.98	1,374.72	50-54	101.69	97.77	92.89
55	1,939.86	1,845.99	1,752.13	55	130.04	124.17	118.31
56	2,047.41	1,947.68	1,849.90	56	137.86	131.02	125.15
57	2,158.87	2,055.23	1,949.63	57	145.68	138.84	132.00
58	2,276.20	2,166.69	2,057.18	58	153.51	146.66	138.84
59	2,401.35	2,285.98	2,170.60	59	161.33	154.48	146.66
60	2,530.42	2,409.17	2,287.93	60	170.13	162.31	153.51
61	2,671.21	2,544.10	2,417.00	61	179.91	172.08	162.31
62	2,817.87	2,684.90	2,549.97	62	189.68	180.88	172.08
63	2,972.36	2,833.52	2,692.72	63	200.44	190.66	180.88
64	3,136.62	2,989.96	2,843.30	64	211.19	201.42	191.64
65	3,308.70	3,154.22	2,999.74	65	221.95	212.17	201.42
66	3,594.21	3,426.03	3,257.86	66	241.50	230.75	219.02
67	3,901.22	3,719.36	3,537.50	67	262.04	250.30	237.59
68	4,235.61	4,038.11	3,840.60	68	284.53	271.81	258.13
69	4,599.33	4,384.23	4,171.08	69	308.97	294.30	279.64
70	4,992.39	4,759.68	4,526.98	70	334.39	318.75	303.10
71	5,481.26	5,225.09	4,970.88	71	367.63	350.03	333.41
72	6,017.07	5,737.43	5,455.84	72	402.83	384.26	364.70
73	6,603.72	6,296.71	5,989.69	73	441.94	421.41	400.88
74	7,249.03	6,912.69	6,574.39	74	484.96	462.48	439.01
75	7,956.93	7,587.34	7,215.79	75	530.92	506.47	481.05
76	8,952.27	8,537.71	8,119.23	76	597.40	570.03	541.67
77	10,072.78	9,603.46	9,132.18	77	672.69	641.40	609.14
78	11,332.12	10,804.13	10,274.19	78	755.80	721.58	685.40
79	12,749.85	12,155.38	11,557.00	79	850.64	811.53	771.44

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC3JP
Long Term Care	H-LTC3JP-1
Long Term Care	H-LTC3JP-5
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
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 1994 through October 1997.

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, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day 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, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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 Activities of Daily Living (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 and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, 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 form.

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:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Comprehensive Product

March 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1993 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

A cumulative 1.0% 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 2.9% 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 counts as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	52.5%
Semi-Annual	0.51*AP	21.6%
Quarterly	0.26*AP	6.7%
Monthly	0.09AP	19.2%

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

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

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

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

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

LR_j = loss ratio for year *j*

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

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

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

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

j = year of incurral

v = 1 / 1.0585 = 0.944714

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

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

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 7.5% 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

Two prior rate increases have been approved and implemented on these policy forms and associated riders. A 33.0% increase was approved on May 20, 2005 and implemented on each contract's next billing anniversary beginning August 27, 2005. A 30.0% 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 28.7%. 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 28.7% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 28.7% 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: $2,733
After increase: $3,518

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	2.7%
48 - 52	6.4%
53 - 57	13.1%
58 - 62	23.4%
63 - 67	31.2%
68 - 72	17.7%
73 +	5.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.7%
60-day	16.1%
90-day	1.9%
100-day	40.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.0%
3-Year	31.4%
5-Year	31.3%
Unlimited	32.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12.0%
Compound	43.4%
CPI	44.6%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	12.3%
Standard	40.1%
Increased	47.6%

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	573	$1,566,231
Nationwide	23,061	$61,116,701

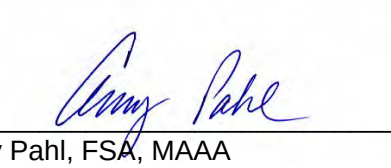
22. Actuarial Certification

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	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	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
Historical	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
Experience	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
Projected	2014	67,461,799	120,591,646	111,930,310	165.9%	20,276	62,284,606	111,337,131	103,340,488	165.9%	1.0000	1.1224	1.0000	0.0648	0.0000	0.9352	0.9265	5.47%	0.9233
Future	2015	62,088,260	126,247,293	114,492,255	184.4%	18,848	54,401,012	110,616,410	100,316,782	184.4%	1.0000	1.1114	1.0000	0.0704	0.0000	0.9296	0.9203	5.43%	0.8762
Experience	2016	56,746,623	124,705,655	115,045,399	202.7%	17,411	47,219,251	103,768,425	95,730,060	202.7%	1.0000	1.0994	1.0000	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	51,531,048	122,889,637	114,612,829	222.4%	16,006	40,743,753	97,164,433	90,620,258	222.4%	1.0000	1.0971	1.0000	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	46,535,276	120,451,066	113,470,575	243.8%	14,643	34,962,854	90,497,217	85,252,639	243.8%	1.0000	1.0963	1.0000	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	41,790,099	118,973,829	111,669,191	267.2%	13,331	29,825,076	84,910,149	79,696,919	267.2%	1.0000	1.0959	1.0000	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	37,318,504	117,265,763	109,269,833	292.8%	12,076	25,288,548	79,464,089	74,045,719	292.8%	1.0000	1.0958	1.0000	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	33,134,959	115,103,973	106,301,286	320.8%	10,883	21,310,507	74,028,279	68,366,895	320.8%	1.0000	1.0957	1.0000	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	29,249,455	112,406,732	102,763,638	351.3%	9,758	17,845,217	68,579,824	62,696,532	351.3%	1.0000	1.0951	1.0000	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	25,667,489	109,169,041	98,685,692	384.5%	8,702	14,856,854	63,189,213	57,121,242	384.5%	1.0000	1.0943	1.0000	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	22,390,139	105,415,177	94,138,957	420.4%	7,719	12,299,202	57,905,964	51,711,786	420.4%	1.0000	1.0936	1.0000	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	19,414,239	101,212,750	89,286,383	459.9%	6,810	10,120,620	52,762,087	46,544,886	459.9%	1.0000	1.0938	1.0000	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	16,732,696	96,648,354	84,231,429	503.4%	5,976	8,278,937	47,819,288	41,675,691	503.4%	1.0000	1.0946	1.0000	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	14,334,901	91,797,976	78,970,400	550.9%	5,215	6,734,017	43,123,361	37,097,431	550.9%	1.0000	1.0944	1.0000	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	12,207,230	86,730,668	73,636,246	603.2%	4,526	5,446,985	38,700,071	32,857,212	603.2%	1.0000	1.0950	1.0000	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	10,333,588	81,528,047	68,341,735	661.4%	3,907	4,381,947	34,571,878	28,980,237	661.4%	1.0000	1.0964	1.0000	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	8,696,009	76,277,098	63,185,667	726.6%	3,354	3,506,013	30,753,012	25,474,876	726.6%	1.0000	1.0987	1.0000	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	7,275,281	71,051,135	58,161,906	799.4%	2,864	2,790,209	27,249,466	22,306,201	799.4%	1.0000	1.1002	1.0000	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	6,051,576	65,893,415	53,240,068	879.8%	2,432	2,209,048	24,053,521	19,434,584	879.8%	1.0000	1.1005	1.0000	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	5,005,021	60,826,317	48,453,168	968.1%	2,053	1,739,879	21,144,853	16,843,616	968.1%	1.0000	1.1004	1.0000	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	4,116,157	55,868,379	43,817,951	1064.5%	1,724	1,363,183	18,502,405	14,511,562	1064.5%	1.0000	1.0996	1.0000	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	3,366,329	51,032,842	39,324,901	1168.2%	1,440	1,062,567	16,108,293	12,412,733	1168.2%	1.0000	1.0974	1.0000	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	2,737,975	46,335,632	35,020,097	1279.1%	1,196	824,520	13,953,615	10,546,030	1279.1%	1.0000	1.0949	1.0000	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,214,830	41,805,083	30,947,866	1397.3%	988	637,345	12,029,938	8,905,637	1397.3%	1.0000	1.0925	1.0000	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	1,782,040	37,479,652	27,157,129	1523.9%	811	490,736	10,321,092	7,478,491	1523.9%	1.0000	1.0906	1.0000	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,426,213	33,410,673	23,747,672	1665.1%	662	376,181	8,812,479	6,263,742	1665.1%	1.0000	1.0926	1.0000	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,135,423	29,658,423	20,773,205	1829.6%	537	286,998	7,496,676	5,250,785	1829.6%	1.0000	1.0988	1.0000	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	899,167	26,250,088	18,138,930	2017.3%	434	217,887	6,360,934	4,395,434	2017.3%	1.0000	1.1026	1.0000	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	708,293	23,163,063	15,735,081	2221.5%	348	164,578	5,382,149	3,656,190	2221.5%	1.0000	1.1012	1.0000	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	554,921	20,362,670	13,570,326	2445.5%	277	123,651	4,537,335	3,023,823	2445.5%	1.0000	1.1008	1.0000	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	432,337	17,824,934	11,629,435	2689.9%	219	92,369	3,808,315	2,484,641	2689.9%	1.0000	1.1000	1.0000	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	334,880	15,527,833	9,891,630	2953.8%	172	68,587	3,180,290	2,025,927	2953.8%	1.0000	1.0981	1.0000	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	257,814	13,451,472	8,338,096	3234.2%	135	50,608	2,640,501	1,636,754	3234.2%	1.0000	1.0949	1.0000	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	197,212	11,577,393	6,952,783	3525.5%	104	37,096	2,177,711	1,307,821	3525.5%	1.0000	1.0901	1.0000	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	149,838	9,894,134	5,741,583	3831.9%	80	27,005	1,783,177	1,034,781	3831.9%	1.0000	1.0869	1.0000	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	113,038	8,394,264	4,698,653	4156.7%	61	19,521	1,449,606	811,411	4156.7%	1.0000	1.0848	1.0000	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	84,649	7,067,682	3,800,392	4489.6%	46	14,007	1,169,533	628,874	4489.6%	1.0000	1.0801	1.0000	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	62,910	5,904,087	3,043,073	4837.2%	34	9,975	936,117	482,492	4837.2%	1.0000	1.0774	1.0000	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	46,397	4,893,477	2,409,468	5193.2%	26	7,050	743,584	366,128	5193.2%	1.0000	1.0736	1.0000	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	667,400,671	2,584,860,388	2,242,266,251	336.0%	217,768	483,011,113	1,480,170,083	1,332,135,126	275.8%									
	Lifetime	1,756,622,264	3,137,322,253	2,925,445,577	166.5%	757,796	2,269,498,893	2,188,782,658	2,276,753,639	100.3%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 28.7% 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
	1993	117	0	0	0.0%	1	355	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	1,419,892	0	0	0.0%	3,349	4,066,301	0	0	0.0%				0.0095		0.9905		5.85%	2.8638
	1995	13,152,045	106,301	560,105	4.3%	14,880	35,582,605	287,596	1,515,354	4.3%				0.0207		0.9793		5.85%	2.7055
	1996	37,034,766	529,856	1,781,288	4.8%	35,114	94,657,358	1,354,262	4,552,804	4.8%				0.0272		0.9728		5.85%	2.5559
	1997	57,327,246	1,521,575	9,706,939	16.9%	35,612	138,422,335	3,673,995	23,438,368	16.9%				0.0396		0.9604		5.85%	2.4146
	1998	59,124,071	2,836,739	8,413,608	14.2%	36,392	134,868,256	6,470,902	19,192,328	14.2%				0.0305		0.9695		5.85%	2.2811
Historical	1999	59,377,893	4,787,551	12,544,965	21.1%	35,400	127,958,905	10,317,136	27,034,304	21.1%				0.0292		0.9708		5.85%	2.1550
Experience	2000	58,204,912	6,566,426	17,202,695	29.6%	34,602	118,496,543	13,368,266	35,022,127	29.6%				0.0225		0.9775		5.85%	2.0359
	2001	57,586,942	10,158,913	22,242,106	38.6%	33,840	110,756,795	19,538,608	42,778,176	38.6%				0.0220		0.9780		5.85%	1.9233
	2002	56,932,492	15,474,841	25,283,674	44.4%	33,092	103,444,373	28,117,252	45,939,563	44.4%				0.0221		0.9779		5.85%	1.8170
	2003	56,044,944	18,024,209	29,257,693	52.2%	32,357	96,201,853	30,938,782	50,221,198	52.2%				0.0222		0.9778		5.85%	1.7165
	2004	63,263,529	20,934,196	37,129,276	58.7%	31,344	102,588,984	33,947,172	60,209,330	58.7%				0.0313		0.9687		5.85%	1.6216
	2005	72,440,418	22,771,163	39,268,369	54.2%	30,249	110,975,874	34,884,526	60,157,599	54.2%				0.0349		0.9651		5.85%	1.5320
	2006	70,334,953	20,534,410	43,647,975	62.1%	29,273	101,793,289	29,718,725	63,170,169	62.1%				0.0323		0.9677		5.85%	1.4473
	2007	69,143,167	15,011,653	51,120,547	73.9%	28,348	94,536,067	20,524,698	69,894,621	73.9%				0.0316		0.9684		5.85%	1.3673
	2008	67,751,293	65,442,252	65,299,753	96.4%	27,394	87,511,709	84,529,210	84,345,150	96.4%				0.0337		0.9663		5.85%	1.2917
	2009	66,186,623	86,710,105	69,778,658	105.4%	26,378	80,764,240	105,808,024	85,147,423	105.4%				0.0371		0.9629		5.85%	1.2203
	2010	71,346,710	95,784,592	78,865,111	110.5%	25,310	82,247,586	110,419,267	90,914,704	110.5%				0.0405		0.9595		5.85%	1.1528
	2011	77,471,434	77,728,272	84,273,508	108.8%	24,032	84,370,596	84,650,308	91,778,425	108.8%				0.0505		0.9495		5.85%	1.0891
	2012	75,078,147	87,538,811	86,803,057	115.6%	23,061	77,243,756	90,063,845	89,306,869	115.6%				0.0404		0.9596		5.85%	1.0288
	2013	72,816,057	99,773,035	107,641,013	147.8%	21,682	70,892,716	97,137,662	104,797,817	147.8%	1.0000	1.2786	1.0000	0.0598	0.0000	0.9402	0.9699	5.50%	0.9736
Projected	2014	73,828,131	120,275,965	110,550,620	149.7%	20,073	68,162,369	111,045,677	102,066,679	149.7%	1.1180	1.1211	1.0041	0.0648	0.0100	0.9258	0.9123	5.47%	0.9233
Future	2015	76,838,100	124,984,146	111,169,832	144.7%	18,660	67,324,649	109,509,655	97,405,714	144.7%	1.1512	1.1081	1.0098	0.0704	0.0000	0.9296	0.8987	5.43%	0.8762
Experience	2016	70,227,490	122,429,257	111,706,925	159.1%	17,236	58,436,773	101,874,219	92,952,093	159.1%	1.0000	1.0888	1.0098	0.0763	0.0000	0.9237	0.9140	5.39%	0.8321
	2017	63,772,890	120,015,101	111,286,907	174.5%	15,846	50,422,939	94,891,641	87,990,571	174.5%	1.0000	1.0865	1.0098	0.0807	0.0000	0.9193	0.9081	5.36%	0.7907
	2018	57,590,311	117,280,721	110,177,800	191.3%	14,496	43,268,715	88,115,275	82,778,714	191.3%	1.0000	1.0857	1.0098	0.0852	0.0000	0.9148	0.9031	5.34%	0.7513
	2019	51,717,857	115,687,861	108,428,690	209.7%	13,197	36,910,394	82,564,994	77,384,214	209.7%	1.0000	1.0853	1.0098	0.0896	0.0000	0.9104	0.8980	5.33%	0.7137
	2020	46,183,979	113,954,894	106,098,958	229.7%	11,955	31,296,158	77,220,508	71,897,004	229.7%	1.0000	1.0852	1.0098	0.0941	0.0000	0.9059	0.8930	5.33%	0.6776
	2021	41,006,581	111,824,326	103,216,555	251.7%	10,775	26,373,083	71,918,998	66,382,973	251.7%	1.0000	1.0851	1.0098	0.0988	0.0000	0.9012	0.8879	5.33%	0.6431
	2022	36,198,027	109,185,332	99,781,565	275.7%	9,660	22,084,570	66,614,434	60,877,156	275.7%	1.0000	1.0845	1.0098	0.1034	0.0000	0.8966	0.8827	5.34%	0.6101
	2023	31,765,121	106,028,680	95,821,956	301.7%	8,615	18,386,284	61,371,510	55,463,655	301.7%	1.0000	1.0837	1.0098	0.1082	0.0000	0.8918	0.8775	5.35%	0.5788
	2024	27,709,195	102,375,232	91,407,162	329.9%	7,642	15,221,031	56,236,082	50,211,174	329.9%	1.0000	1.0830	1.0098	0.1129	0.0000	0.8871	0.8723	5.35%	0.5493
	2025	24,026,333	98,289,061	86,695,403	360.8%	6,742	12,524,899	51,237,972	45,194,211	360.8%	1.0000	1.0833	1.0098	0.1177	0.0000	0.8823	0.8671	5.35%	0.5213
	2026	20,707,755	93,853,251	81,787,138	395.0%	5,916	10,245,701	46,436,338	40,466,315	395.0%	1.0000	1.0840	1.0098	0.1225	0.0000	0.8775	0.8619	5.35%	0.4948
	2027	17,740,335	89,140,944	76,678,777	432.2%	5,163	8,333,766	41,875,184	36,020,910	432.2%	1.0000	1.0838	1.0098	0.1273	0.0000	0.8727	0.8567	5.35%	0.4698
	2028	15,107,209	84,218,713	71,499,413	473.3%	4,481	6,740,984	37,579,213	31,903,737	473.3%	1.0000	1.0844	1.0098	0.1321	0.0000	0.8679	0.8516	5.34%	0.4462
	2029	12,788,461	79,165,631	66,358,543	518.9%	3,868	5,422,933	33,570,098	28,139,266	518.9%	1.0000	1.0858	1.0098	0.1368	0.0000	0.8632	0.8465	5.34%	0.4240
	2030	10,761,855	74,066,015	61,352,098	570.1%	3,321	4,338,910	29,861,559	24,735,627	570.1%	1.0000	1.0880	1.0098	0.1415	0.0000	0.8585	0.8415	5.33%	0.4032
	2031	9,003,614	68,990,907	56,474,120	627.2%	2,835	3,453,058	26,459,330	21,658,903	627.2%	1.0000	1.0896	1.0098	0.1462	0.0000	0.8538	0.8366	5.32%	0.3835
	2032	7,489,203	63,982,298	51,695,107	690.3%	2,407	2,733,835	23,355,893	18,870,616	690.3%	1.0000	1.0898	1.0098	0.1509	0.0000	0.8491	0.8318	5.30%	0.3650
	2033	6,194,026	59,061,862	47,047,117	759.6%	2,033	2,153,209	20,531,481	16,354,835	759.6%	1.0000	1.0897	1.0098	0.1556	0.0000	0.8444	0.8271	5.29%	0.3476
	2034	5,094,001	54,247,549	42,546,408	835.2%	1,707	1,687,024	17,965,621	14,090,455	835.2%	1.0000	1.0890	1.0098	0.1602	0.0000	0.8398	0.8224	5.27%	0.3312
	2035	4,166,042	49,552,177	38,183,741	916.5%	1,426	1,314,993	15,640,928	12,052,531	916.5%	1.0000	1.0867	1.0098	0.1649	0.0000	0.8351	0.8178	5.26%	0.3156
	2036	3,388,415	44,991,178	34,003,857	1003.5%	1,184	1,020,395	13,548,743	10,239,997	1003.5%	1.0000	1.0843	1.0098	0.1695	0.0000	0.8305	0.8133	5.24%	0.3011
	2037	2,740,991	40,592,042	30,049,797	1096.3%	978	788,755	11,680,870	8,647,207	1096.3%	1.0000	1.0819	1.0098	0.1742	0.0000	0.8258	0.8089	5.22%	0.2878
	2038	2,205,386	36,392,094	26,369,063	1195.7%	803	607,316	10,021,602	7,261,474	1195.7%	1.0000	1.0801	1.0098	0.1789	0.0000	0.8211	0.8046	5.19%	0.2754
	2039	1,765,027	32,441,168	23,058,544	1306.4%	656	465,548	8,556,760	6,081,976	1306.4%	1.0000	1.0821	1.0098	0.1836	0.0000	0.8164	0.8003	5.16%	0.2638
	2040	1,405,157	28,797,784	20,170,393	1435.5%	532	355,178	7,279,135	5,098,414	1435.5%	1.0000	1.0881	1.0098	0.1883	0.0000	0.8117	0.7961	5.13%	0.2528
	2041	1,112,775	25,488,346	17,612,560	1582.8%	429	269,648	6,176,348	4,267,884	1582.8%	1.0000	1.0920	1.0098	0.1932	0.0000	0.8068	0.7919	5.10%	0.2423
	2042	876,557	22,490,900	15,278,468	1743.0%	344	203,676	5,225,966	3,550,092	1743.0%	1.0000	1.0906	1.0098	0.1981	0.0000	0.8019	0.7877	5.07%	0.2324
	2043	686,750	19,771,771	13,176,532	1918.7%	274	153,026	4,405,667	2,936,076	1918.7%	1.0000	1.0901	1.0098	0.2032	0.0000	0.7968	0.7835	5.05%	0.2228
	2044	535,045	17,307,676	11,291,964	2110.5%	217	114,313	3,697,802	2,412,539	2110.5%	1.0000	1.0893	1.0098	0.2085	0.0000	0.7915	0.7791	5.02%	0.2137
	2045	414,434	15,077,235	9,604,587	2317.5%	171	84,881	3,088,002	1,967,137	2317.5%	1.0000	1.0875	1.0098	0.2139	0.0000	0.7861	0.7746	5.00%	0.2048
	2046	319,061	13,061,127	8,096,135	2537.5%	133	62,631	2,563,877	1,589,258	2537.5%	1.0000	1.0843	1.0098	0.2196	0.0000	0.7804	0.7699	4.98%	0.1963
	2047	244,062	11,241,432	6,751,022	2766.1%	103	45,908	2,114,517	1,269,869	2766.1%	1.0000	1.0795	1.0098	0.2256	0.0000	0.7744	0.7649	4.96%	0.1881
	2048	185,434	9,607,018	5,574,970	3006.4%	79	33,420	1,731,431	1,004,753	3006.4%	1.0000	1.0764	1.0098	0.2318	0.0000	0.7682	0.7598	4.95%	0.1802
	2049	139,892	8,150,673	4,562,304	3261.3%	60	24,158	1,407,540	787,864	3261.3%	1.0000	1.0743	1.0098	0.2381	0.0000	0.7619	0.7544	4.93%	0.1727
	2050	104,758	6,862,586	3,690,109	3522.5%	46	17,335	1,135,594	610,625	3522.5%	1.0000	1.0696	1.0098	0.2447	0.0000	0.7553	0.7488	4.91%	0.1655
	2051	77,855	5,732,758	2,954,767	3795.2%	34	12,344	908,952	468,490	3795.2%	1.0000	1.0670	1.0098	0.2513	0.0000	0.7487	0.7432	4.90%	0.1586
	2052	57,419	4,751,475	2,339,548	4074.5%	25	8,725	722,006	355,504	4074.5%	1.0000	1.0632	1.0098	0.2581	0.0000	0.7419	0.7375	4.89%	0.1520
	Past	1,089,221,593	552,461,865	683,179,327	62.7%	540,028	1,786,487,781	708,612,575	944,618,513	52.9%									
	Future	798,991,589	2,521,140,222	2,182,190,469	273.1%	215,807	571,996,248	1,447,279,084	1,298,244,327	227.0%									
	Lifetime	1,888,213,182	3,073,602,088	2,865,369,796	151.8%	755,835	2,358,484,029	2,155,891,659	2,242,862,840	95.1%									

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	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,413,817	2,727,426	2,570,509	181.8%	509	1,305,317	2,518,116	2,373,241	181.8%	1.0000	1.1266	1.0000	0.0600	0.0000	0.9400	0.9325	5.47%	0.9233
Future	2015	1,310,336	2,880,273	2,671,770	203.9%	476	1,148,102	2,523,661	2,340,974	203.9%	1.0000	1.1215	1.0000	0.0652	0.0000	0.9348	0.9268	5.43%	0.8762
Experience	2016	1,206,853	2,859,367	2,740,371	227.1%	442	1,004,231	2,379,299	2,280,281	227.1%	1.0000	1.1136	1.0000	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,105,028	2,882,215	2,783,560	251.9%	409	873,706	2,278,864	2,200,861	251.9%	1.0000	1.1094	1.0000	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,006,832	2,889,283	2,804,086	278.5%	377	756,453	2,170,774	2,106,764	278.5%	1.0000	1.1056	1.0000	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	912,721	2,901,308	2,805,409	307.4%	346	651,397	2,070,627	2,002,185	307.4%	1.0000	1.1036	1.0000	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	823,091	2,908,033	2,791,155	339.1%	316	557,760	1,970,602	1,891,401	339.1%	1.0000	1.1033	1.0000	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	738,286	2,903,881	2,768,040	374.9%	287	474,823	1,867,610	1,780,245	374.9%	1.0000	1.1056	1.0000	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	658,588	2,886,497	2,726,765	414.0%	260	401,807	1,761,064	1,663,611	414.0%	1.0000	1.1043	1.0000	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	584,210	2,854,105	2,666,520	456.4%	234	338,152	1,652,013	1,543,435	456.4%	1.0000	1.1024	1.0000	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	515,289	2,807,399	2,597,164	504.0%	209	283,055	1,542,141	1,426,657	504.0%	1.0000	1.1043	1.0000	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	451,886	2,749,319	2,520,309	557.7%	186	235,567	1,433,217	1,313,834	557.7%	1.0000	1.1066	1.0000	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	393,984	2,679,810	2,427,884	616.2%	165	194,934	1,325,906	1,201,259	616.2%	1.0000	1.1049	1.0000	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	341,494	2,596,005	2,311,148	676.8%	145	160,422	1,219,509	1,085,693	676.8%	1.0000	1.0982	1.0000	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	294,260	2,497,443	2,184,292	742.3%	127	131,302	1,114,383	974,652	742.3%	1.0000	1.0968	1.0000	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	252,067	2,385,853	2,048,156	812.5%	111	106,889	1,011,718	868,518	812.5%	1.0000	1.0946	1.0000	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	214,654	2,262,661	1,906,191	888.0%	96	86,543	912,248	768,528	888.0%	1.0000	1.0929	1.0000	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	181,720	2,130,137	1,761,291	969.2%	83	69,693	816,948	675,489	969.2%	1.0000	1.0914	1.0000	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	152,938	1,991,838	1,621,197	1060.0%	71	55,828	727,094	591,796	1060.0%	1.0000	1.0937	1.0000	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	127,963	1,853,184	1,492,767	1166.6%	61	44,483	644,216	518,926	1166.6%	1.0000	1.1005	1.0000	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	106,440	1,717,253	1,370,978	1288.0%	51	35,251	568,717	454,038	1288.0%	1.0000	1.1041	1.0000	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	88,019	1,584,798	1,249,337	1419.4%	43	27,783	500,234	394,348	1419.4%	1.0000	1.1020	1.0000	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	72,358	1,455,976	1,131,038	1563.1%	36	21,790	438,456	340,603	1563.1%	1.0000	1.1013	1.0000	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	59,130	1,330,319	1,011,691	1711.0%	30	17,015	382,816	291,127	1711.0%	1.0000	1.0946	1.0000	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	48,030	1,206,896	893,482	1860.3%	25	13,226	332,353	246,046	1860.3%	1.0000	1.0873	1.0000	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	38,777	1,086,720	783,560	2020.7%	20	10,228	286,636	206,674	2020.7%	1.0000	1.0862	1.0000	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	31,114	972,017	685,940	2204.6%	16	7,865	245,694	173,383	2204.6%	1.0000	1.0910	1.0000	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	24,811	865,364	602,750	2429.4%	13	6,012	209,695	146,059	2429.4%	1.0000	1.1020	1.0000	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	19,660	767,761	528,604	2688.8%	11	4,568	178,396	122,826	2688.8%	1.0000	1.1068	1.0000	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	15,479	679,087	461,973	2984.6%	8	3,449	151,318	102,940	2984.6%	1.0000	1.1100	1.0000	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	12,107	598,946	401,826	3319.0%	7	2,587	127,965	85,850	3319.0%	1.0000	1.1120	1.0000	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	9,405	526,233	345,264	3671.1%	5	1,926	107,779	70,714	3671.1%	1.0000	1.1061	1.0000	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	7,252	459,854	292,681	4035.6%	4	1,424	90,269	57,453	4035.6%	1.0000	1.0993	1.0000	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	5,548	398,800	244,158	4400.9%	3	1,044	75,014	45,926	4400.9%	1.0000	1.0905	1.0000	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	4,206	342,933	201,753	4796.3%	2	758	61,805	36,361	4796.3%	1.0000	1.0898	1.0000	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,158	292,158	164,213	5200.3%	2	545	50,453	28,358	5200.3%	1.0000	1.0842	1.0000	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,345	246,311	131,134	5593.2%	1	388	40,759	21,699	5593.2%	1.0000	1.0756	1.0000	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	1,720	205,456	103,685	6028.6%	1	273	32,576	16,440	6028.6%	1.0000	1.0778	1.0000	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,246	169,566	80,606	6471.0%	1	189	25,766	12,248	6471.0%	1.0000	1.0734	1.0000	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	14,753,056	69,801,813	61,330,192	415.7%	5,732	10,512,971	38,036,632	34,843,749	331.4%									
	Lifetime	37,396,534	79,691,375	74,936,747	200.4%	18,369	48,451,290	51,060,154	53,405,786	110.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 28.7% 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
	1993	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	3.0314
	1994	45,840	0	0	0.0%	89	131,278	0	0	0.0%				0.0000		1.0000		5.85%	2.8638
	1995	400,019	0	0	0.0%	396	1,082,244	0	0	0.0%				0.0100		0.9900		5.85%	2.7055
	1996	923,209	5,982	9,099	1.0%	848	2,359,634	15,290	23,255	1.0%				0.0185		0.9815		5.85%	2.5559
	1997	1,348,656	5,082	1,880	0.1%	826	3,256,465	12,272	4,538	0.1%				0.0328		0.9672		5.85%	2.4146
	1998	1,316,741	33,652	260,974	19.8%	806	3,003,625	76,763	595,310	19.8%				0.0242		0.9758		5.85%	2.2811
Historical	1999	1,292,510	81,425	527,770	40.8%	792	2,785,349	175,471	1,137,341	40.8%				0.0174		0.9826		5.85%	2.1550
Experience	2000	1,277,230	92,568	283,196	22.2%	780	2,600,249	188,454	576,546	22.2%				0.0152		0.9848		5.85%	2.0359
	2001	1,257,728	240,030	656,406	52.2%	766	2,418,985	461,650	1,262,464	52.2%				0.0179		0.9821		5.85%	1.9233
	2002	1,235,797	436,805	464,646	37.6%	753	2,245,401	793,660	844,246	37.6%				0.0170		0.9830		5.85%	1.8170
	2003	1,214,614	526,616	236,777	19.5%	743	2,084,900	903,943	406,431	19.5%				0.0133		0.9867		5.85%	1.7165
	2004	1,194,919	498,872	680,583	57.0%	730	1,937,696	808,977	1,103,642	57.0%				0.0175		0.9825		5.85%	1.6216
	2005	1,197,409	447,683	933,505	78.0%	710	1,834,383	685,833	1,430,093	78.0%				0.0274		0.9726		5.85%	1.5320
	2006	1,422,987	489,069	340,367	23.9%	687	2,059,438	707,812	492,601	23.9%				0.0324		0.9676		5.85%	1.4473
	2007	1,451,750	285,709	836,224	57.6%	666	1,984,907	390,635	1,143,328	57.6%				0.0306		0.9694		5.85%	1.3673
	2008	1,421,142	1,456,517	657,421	46.3%	647	1,835,633	1,881,326	849,166	46.3%				0.0285		0.9715		5.85%	1.2917
	2009	1,377,794	1,388,961	1,984,806	144.1%	626	1,681,253	1,694,880	2,421,960	144.1%				0.0325		0.9675		5.85%	1.2203
	2010	1,347,863	1,208,935	1,984,110	147.2%	609	1,553,799	1,393,645	2,287,257	147.2%				0.0272		0.9728		5.85%	1.1528
	2011	1,356,259	1,056,555	2,108,229	155.4%	590	1,477,040	1,150,646	2,295,975	155.4%				0.0312		0.9688		5.85%	1.0891
	2012	1,561,013	1,635,100	1,640,562	105.1%	573	1,606,040	1,682,264	1,687,884	105.1%				0.0288		0.9712		5.85%	1.0288
	2013	1,516,235	2,249,330	2,446,937	161.4%	541	1,476,186	2,189,917	2,382,304	161.4%	1.0000	1.5356	1.0000	0.0553	0.0000	0.9447	0.9713	5.50%	0.9736
Projected	2014	1,544,653	2,719,941	2,538,683	164.4%	504	1,426,113	2,511,206	2,343,858	164.4%	1.1154	1.1249	1.0042	0.0600	0.0100	0.9306	0.9185	5.47%	0.9233
Future	2015	1,621,623	2,850,912	2,594,239	160.0%	471	1,420,847	2,497,936	2,273,042	160.0%	1.1539	1.1185	1.0098	0.0652	0.0000	0.9348	0.9047	5.43%	0.8762
Experience	2016	1,493,556	2,806,842	2,660,849	178.2%	438	1,242,798	2,335,592	2,214,110	178.2%	1.0000	1.1028	1.0098	0.0706	0.0000	0.9294	0.9210	5.39%	0.8321
	2017	1,367,541	2,815,019	2,702,784	197.6%	405	1,081,266	2,225,735	2,136,995	197.6%	1.0000	1.0986	1.0098	0.0745	0.0000	0.9255	0.9156	5.36%	0.7907
	2018	1,246,018	2,813,688	2,722,714	218.5%	373	936,157	2,113,979	2,045,628	218.5%	1.0000	1.0949	1.0098	0.0785	0.0000	0.9215	0.9111	5.34%	0.7513
	2019	1,129,549	2,821,379	2,723,999	241.2%	342	806,145	2,013,583	1,944,085	241.2%	1.0000	1.0930	1.0098	0.0826	0.0000	0.9174	0.9065	5.33%	0.7137
	2020	1,018,626	2,826,065	2,710,159	266.1%	313	690,263	1,915,057	1,836,515	266.1%	1.0000	1.0926	1.0098	0.0868	0.0000	0.9132	0.9018	5.33%	0.6776
	2021	913,675	2,821,219	2,687,715	294.2%	284	587,623	1,814,446	1,728,584	294.2%	1.0000	1.0949	1.0098	0.0911	0.0000	0.9089	0.8970	5.33%	0.6431
	2022	815,044	2,803,816	2,647,638	324.8%	257	497,262	1,710,620	1,615,335	324.8%	1.0000	1.0936	1.0098	0.0956	0.0000	0.9044	0.8921	5.34%	0.6101
	2023	722,996	2,772,025	2,589,141	358.1%	231	418,484	1,604,503	1,498,646	358.1%	1.0000	1.0917	1.0098	0.1001	0.0000	0.8999	0.8871	5.35%	0.5788
	2024	637,702	2,726,449	2,521,798	395.5%	207	350,298	1,497,675	1,385,257	395.5%	1.0000	1.0936	1.0098	0.1047	0.0000	0.8953	0.8820	5.35%	0.5493
	2025	559,237	2,669,903	2,447,173	437.6%	184	291,529	1,391,817	1,275,708	437.6%	1.0000	1.0959	1.0098	0.1093	0.0000	0.8907	0.8770	5.35%	0.5213
	2026	487,580	2,602,307	2,357,430	483.5%	163	241,243	1,287,559	1,166,400	483.5%	1.0000	1.0942	1.0098	0.1140	0.0000	0.8860	0.8719	5.35%	0.4948
	2027	422,620	2,520,861	2,244,081	531.0%	144	198,532	1,184,209	1,054,188	531.0%	1.0000	1.0876	1.0098	0.1188	0.0000	0.8812	0.8668	5.35%	0.4698
	2028	364,165	2,425,106	2,120,907	582.4%	126	162,494	1,082,106	946,369	582.4%	1.0000	1.0862	1.0098	0.1236	0.0000	0.8764	0.8617	5.34%	0.4462
	2029	311,949	2,316,715	1,988,721	637.5%	110	132,282	982,400	843,315	637.5%	1.0000	1.0840	1.0098	0.1284	0.0000	0.8716	0.8566	5.34%	0.4240
	2030	265,648	2,197,069	1,850,875	696.7%	95	107,102	885,803	746,227	696.7%	1.0000	1.0823	1.0098	0.1333	0.0000	0.8667	0.8516	5.33%	0.4032
	2031	224,890	2,068,369	1,710,180	760.5%	82	86,250	793,259	655,887	760.5%	1.0000	1.0809	1.0098	0.1382	0.0000	0.8618	0.8466	5.32%	0.3835
	2032	189,271	1,934,068	1,574,152	831.7%	70	69,091	706,006	574,623	831.7%	1.0000	1.0831	1.0098	0.1432	0.0000	0.8568	0.8416	5.30%	0.3650
	2033	158,362	1,799,426	1,449,449	915.3%	60	55,051	625,529	503,867	915.3%	1.0000	1.0898	1.0098	0.1482	0.0000	0.8518	0.8367	5.29%	0.3476
	2034	131,727	1,667,432	1,331,194	1010.6%	51	43,625	552,218	440,863	1010.6%	1.0000	1.0934	1.0098	0.1534	0.0000	0.8466	0.8318	5.27%	0.3312
	2035	108,929	1,538,816	1,213,083	1113.6%	43	34,383	485,721	382,904	1113.6%	1.0000	1.0913	1.0098	0.1586	0.0000	0.8414	0.8269	5.26%	0.3156
	2036	89,548	1,413,730	1,098,217	1226.4%	36	26,967	425,734	330,719	1226.4%	1.0000	1.0906	1.0098	0.1640	0.0000	0.8360	0.8221	5.24%	0.3011
	2037	73,177	1,291,718	982,333	1342.4%	30	21,058	371,708	282,679	1342.4%	1.0000	1.0840	1.0098	0.1695	0.0000	0.8305	0.8172	5.22%	0.2878
	2038	59,440	1,171,875	867,554	1459.5%	24	16,369	322,709	238,906	1459.5%	1.0000	1.0767	1.0098	0.1751	0.0000	0.8249	0.8123	5.19%	0.2754
	2039	47,989	1,055,186	760,822	1585.4%	20	12,658	278,318	200,676	1585.4%	1.0000	1.0757	1.0098	0.1809	0.0000	0.8191	0.8073	5.16%	0.2638
	2040	38,506	943,810	666,035	1729.7%	16	9,733	238,564	168,352	1729.7%	1.0000	1.0805	1.0098	0.1868	0.0000	0.8132	0.8024	5.13%	0.2528
	2041	30,705	840,252	585,259	1906.1%	13	7,440	203,610	141,820	1906.1%	1.0000	1.0913	1.0098	0.1928	0.0000	0.8072	0.7974	5.10%	0.2423
	2042	24,330	745,481	513,265	2109.6%	11	5,653	173,219	119,262	2109.6%	1.0000	1.0960	1.0098	0.1990	0.0000	0.8010	0.7924	5.07%	0.2324
	2043	19,156	659,381	448,568	2341.7%	8	4,268	146,927	99,953	2341.7%	1.0000	1.0993	1.0098	0.2053	0.0000	0.7947	0.7873	5.05%	0.2228
	2044	14,983	581,565	390,165	2604.0%	7	3,201	124,252	83,359	2604.0%	1.0000	1.1013	1.0098	0.2117	0.0000	0.7883	0.7822	5.02%	0.2137
	2045	11,639	510,963	335,245	2880.4%	5	2,384	104,651	68,662	2880.4%	1.0000	1.0954	1.0098	0.2185	0.0000	0.7815	0.7768	5.00%	0.2048
	2046	8,975	446,509	284,188	3166.3%	4	1,762	87,649	55,786	3166.3%	1.0000	1.0887	1.0098	0.2256	0.0000	0.7744	0.7711	4.98%	0.1963
	2047	6,866	387,227	237,073	3452.9%	3	1,291	72,838	44,593	3452.9%	1.0000	1.0799	1.0098	0.2331	0.0000	0.7669	0.7650	4.96%	0.1881
	2048	5,206	332,982	195,898	3763.1%	2	938	60,012	35,306	3763.1%	1.0000	1.0793	1.0098	0.2413	0.0000	0.7587	0.7582	4.95%	0.1802
	2049	3,908	283,680	159,448	4080.1%	2	675	48,989	27,535	4080.1%	1.0000	1.0737	1.0098	0.2501	0.0000	0.7499	0.7507	4.93%	0.1727
	2050	2,901	239,164	127,328	4388.4%	1	480	39,576	21,070	4388.4%	1.0000	1.0652	1.0098	0.2596	0.0000	0.7404	0.7425	4.91%	0.1655
	2051	2,128	199,494	100,676	4730.0%	1	337	31,631	15,963	4730.0%	1.0000	1.0674	1.0098	0.2695	0.0000	0.7305	0.7336	4.90%	0.1586
	2052	1,542	164,645	78,267	5077.1%	1	234	25,018	11,893	5077.1%	1.0000	1.0630	1.0098	0.2796	0.0000	0.7204	0.7243	4.89%	0.1520
	Past	22,643,478	9,889,562	13,606,556	60.1%	12,637	37,938,320	13,023,522	18,562,037	48.9%									
	Future	17,692,594	68,034,420	59,664,240	337.2%	5,681	12,470,473	37,162,282	33,941,243	272.2%									
	Lifetime	40,336,072	77,923,982	73,270,796	181.7%	18,318	50,408,793	50,185,804	52,503,281	104.2%									

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	117	0	206	175.8%
1994	1,419,892	0	476,450	33.6%
1995	13,152,045	560,105	3,810,030	33.2%
1996	37,034,766	1,781,288	16,894,260	50.4%
1997	57,327,246	9,706,939	37,271,842	81.9%
1998	59,124,071	8,413,608	44,235,298	89.0%
1999	59,377,893	12,544,965	46,216,002	99.0%
2000	58,204,912	17,202,695	46,943,221	110.2%
2001	57,586,942	22,242,106	46,624,153	119.6%
2002	56,932,492	25,283,674	46,061,843	125.3%
2003	56,044,944	29,257,693	46,575,182	135.3%
2004	63,263,529	37,129,276	43,881,205	128.1%
2005	72,440,418	39,268,369	42,218,613	112.5%
2006	70,334,953	43,647,975	41,910,315	121.6%
2007	69,143,167	51,120,547	41,756,115	134.3%
2008	67,751,293	65,299,753	40,896,760	156.7%
2009	66,186,623	69,778,658	38,508,873	163.6%
2010	71,346,710	78,865,111	35,768,049	160.7%
2011	77,471,434	84,273,508	27,888,363	144.8%
2012	75,078,147	86,803,057	32,798,335	159.3%
Total	1,089,221,593	683,179,327	680,735,114	125.2%

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	0	0	0	0.0%
1994	45,840	0	19,263	42.0%
1995	400,019	0	120,690	30.2%
1996	923,209	9,099	499,440	55.1%
1997	1,348,656	1,880	912,066	67.8%
1998	1,316,741	260,974	1,027,421	97.8%
1999	1,292,510	527,770	1,068,528	123.5%
2000	1,277,230	283,196	1,063,002	105.4%
2001	1,257,728	656,406	1,103,051	139.9%
2002	1,235,797	464,646	1,095,475	126.2%
2003	1,214,614	236,777	1,144,845	113.7%
2004	1,194,919	680,583	1,141,792	152.5%
2005	1,197,409	933,505	1,064,447	166.9%
2006	1,422,987	340,367	1,013,416	95.1%
2007	1,451,750	836,224	1,076,549	131.8%
2008	1,421,142	657,421	1,064,410	121.2%
2009	1,377,794	1,984,806	1,131,125	226.2%
2010	1,347,863	1,984,110	1,148,836	232.4%
2011	1,356,259	2,108,229	1,068,951	234.3%
2012	1,561,013	1,640,562	943,020	165.5%
Total	22,643,478	13,606,556	17,706,327	138.3%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	214.40	204.02	193.65	18-44	15.56	14.70	12.97
45-49	255.89	242.06	228.23	45-49	18.15	17.29	15.56
50-54	302.58	285.29	266.27	50-54	20.75	19.88	18.15
55	401.13	375.19	347.53	55	26.80	25.94	24.21
56	427.06	401.13	371.74	56	29.39	27.66	25.94
57	454.73	427.06	395.94	57	31.12	29.39	27.66
58	484.12	453.00	421.88	58	32.85	31.12	29.39
59	515.24	482.39	449.54	59	35.44	32.85	30.26
60	546.36	513.51	478.93	60	37.17	34.58	31.99
61	584.40	549.82	511.78	61	39.77	37.17	34.58
62	624.17	586.13	546.36	62	42.36	39.77	37.17
63	665.67	625.90	584.40	63	44.95	42.36	39.77
64	710.62	667.39	624.17	64	48.41	45.82	42.36
65	757.30	712.35	665.67	65	51.01	48.41	44.95
66	831.65	783.24	731.37	66	56.19	53.60	49.28
67	912.91	859.31	803.99	67	61.38	58.79	54.46
68	1,001.09	942.31	881.79	68	67.43	63.97	59.65
69	1,099.64	1,033.94	968.24	69	73.48	70.02	64.84
70	1,205.11	1,134.22	1,061.61	70	80.40	76.08	70.89
71	1,341.70	1,262.17	1,180.91	71	89.91	84.72	79.53
72	1,490.40	1,403.95	1,314.04	72	100.28	94.23	88.18
73	1,658.11	1,559.56	1,461.01	73	111.52	105.47	98.55
74	1,843.11	1,734.19	1,623.53	74	123.62	116.71	108.93

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 BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,048.87	1,927.84	1,805.08	75	137.46	129.68	121.03
76	2,306.49	2,169.90	2,031.58	76	154.75	146.10	136.59
77	2,595.23	2,441.35	2,285.74	77	174.63	164.26	153.88
78	2,920.28	2,747.38	2,572.75	78	196.24	184.14	172.90
79	3,285.10	3,091.45	2,894.35	79	220.45	207.48	194.51
80		3,477.02	3,255.71	80	247.25	232.55	217.85
81		3,912.73	3,663.75	81	278.37	261.94	245.52
82		4,402.03	4,121.94	82	312.95	294.79	275.78
83		4,951.86	4,637.18	83	352.72	331.97	310.36
84		5,572.57	5,216.39	84	395.94	373.46	349.26
				85	445.22	419.28	392.48
				86	501.41	472.02	441.76
				87	563.65	530.80	497.09
				88	634.54	597.37	559.33
				89	713.21	671.72	629.36
				90	803.12	755.57	708.03
				91	903.40	850.67	796.20
				92	1,015.79	957.00	895.62
				93	1,142.87	1,076.30	1,007.14
				94	1,285.51	1,210.30	1,133.36
				95	1,446.31	1,361.59	1,275.14
				96	1,626.99	1,531.89	1,434.21
				97	1,830.15	1,723.81	1,613.16
				98	2,059.24	1,939.07	1,815.45
				99	2,316.00	2,181.13	2,041.95

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	255.89	243.79	229.96	18-44	18.15	17.29	15.56
45-49	304.30	290.47	273.18	45-49	21.61	20.75	19.02
50-54	361.36	342.34	323.32	50-54	25.07	23.34	21.61
55	478.93	449.54	418.42	55	31.99	30.26	28.53
56	511.78	480.66	447.81	56	34.58	32.85	31.12
57	544.64	511.78	477.20	57	37.17	34.58	32.85
58	579.22	546.36	510.06	58	38.90	37.17	34.58
59	617.25	580.94	542.91	59	41.50	39.77	37.17
60	657.02	618.98	579.22	60	44.09	41.50	38.90
61	701.97	660.48	618.98	61	47.55	44.95	41.50
62	748.66	705.43	658.75	62	50.14	47.55	44.95
63	798.80	752.12	703.70	63	53.60	51.01	47.55
64	852.40	802.26	750.39	64	57.06	53.60	51.01
65	907.73	854.13	798.80	65	60.52	57.06	53.60
66	999.36	938.85	878.33	66	67.43	63.11	59.65
67	1,097.92	1,032.21	966.51	67	73.48	70.02	65.70
68	1,206.84	1,134.22	1,061.61	68	81.26	76.94	71.75
69	1,326.14	1,246.61	1,167.08	69	89.04	84.72	78.67
70	1,455.82	1,369.37	1,281.19	70	97.69	92.50	86.45
71	1,626.99	1,531.89	1,433.34	71	109.79	103.74	96.82
72	1,818.91	1,711.71	1,602.78	72	121.89	115.84	108.06
73	2,031.58	1,912.27	1,791.24	73	136.59	128.81	120.17
74	2,270.18	2,137.04	2,003.91	74	152.15	143.51	134.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,536.44	2,387.75	2,239.06	75	169.44	159.93	149.56
76	2,854.58	2,686.87	2,519.15	76	191.05	180.68	168.58
77	3,212.48	3,022.29	2,833.83	77	215.26	203.16	190.19
78	3,613.61	3,400.94	3,188.28	78	241.20	228.23	213.53
79	4,064.88	3,826.28	3,585.95	79	271.45	256.76	240.33
				80	305.17	287.88	269.72
				81	344.07	324.19	303.44
				82	386.43	364.82	341.48
				83	434.84	409.77	384.70
				84	489.31	460.78	432.25
				85	549.82	517.84	485.85
				86	618.98	582.67	547.23
				87	695.92	656.16	615.52
				88	783.24	737.42	692.46
				89	880.93	829.92	778.91
				90	991.58	933.66	875.74
				91	1,115.21	1,050.37	985.53
				92	1,254.39	1,181.77	1,108.29
				93	1,410.86	1,328.74	1,246.61
				94	1,587.22	1,495.59	1,403.08
				95	1,786.06	1,682.32	1,577.71
				96	2,009.10	1,892.39	1,775.68
				97	2,259.80	2,128.40	1,997.00
				98	2,542.49	2,394.67	2,246.84
				99	2,860.63	2,693.78	2,527.80

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	328.51	309.49	290.47	18-44	22.48	21.61	19.88
45-49	392.48	368.28	345.80	45-49	27.66	25.94	24.21
50-54	465.10	437.44	409.77	50-54	31.99	30.26	28.53
55	608.61	572.30	534.26	55	40.63	38.90	36.31
56	650.10	610.34	570.57	56	44.09	41.50	38.90
57	691.60	650.10	606.88	57	46.68	44.95	41.50
58	738.28	693.33	646.65	58	50.14	47.55	44.09
59	786.70	738.28	689.87	59	52.73	51.01	47.55
60	836.84	784.97	733.10	60	56.19	53.60	50.14
61	892.16	838.57	784.97	61	60.52	57.92	53.60
62	950.95	893.89	838.57	62	64.84	61.38	57.06
63	1,013.19	954.41	895.62	63	69.16	64.84	60.52
64	1,080.63	1,018.38	957.87	64	73.48	69.16	64.84
65	1,149.79	1,085.81	1,021.84	65	77.81	73.48	68.30
66	1,270.82	1,199.93	1,127.31	66	86.45	81.26	76.08
67	1,403.95	1,324.41	1,243.15	67	95.10	89.91	83.86
68	1,550.91	1,461.01	1,371.10	68	104.60	98.55	92.50
69	1,715.17	1,613.16	1,511.15	69	114.98	108.93	102.01
70	1,893.26	1,779.14	1,665.03	70	126.22	119.30	112.39
71	2,124.94	1,998.72	1,870.78	71	141.78	134.00	126.22
72	2,386.02	2,244.24	2,102.46	72	159.93	150.42	141.78
73	2,676.49	2,519.15	2,360.09	73	178.95	169.44	159.07
74	3,003.27	2,828.64	2,652.29	74	201.43	190.19	178.09

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,369.82	3,174.44	2,977.34	75	225.63	212.67	199.70
76	3,791.70	3,572.11	3,352.53	76	254.16	239.47	224.77
77	4,265.44	4,019.93	3,772.68	77	286.15	269.72	253.30
78	4,799.70	4,523.06	4,246.42	78	321.59	303.44	284.42
79	5,399.67	5,090.18	4,778.96	79	361.36	340.61	319.87
				80	406.32	382.97	358.77
				81	457.32	431.39	403.72
				82	514.38	484.98	454.73
				83	578.35	545.50	510.92
				84	650.97	612.93	574.89
				85	731.37	689.01	646.65
				86	823.00	775.46	727.91
				87	925.88	872.28	818.68
				88	1,041.72	981.21	921.56
				89	1,172.26	1,103.97	1,036.54
				90	1,318.36	1,242.29	1,165.35
				91	1,483.48	1,397.03	1,311.45
				92	1,668.49	1,571.66	1,474.84
				93	1,876.83	1,767.90	1,659.84
				94	2,111.11	1,989.21	1,867.32
				95	2,375.65	2,238.19	2,099.87
				96	2,672.17	2,517.42	2,362.68
				97	3,005.87	2,832.10	2,658.34
				98	3,381.92	3,186.55	2,990.31
				99	3,804.66	3,584.22	3,363.77

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	425.33	404.59	383.84	18-44	28.53	27.66	25.94
45-49	504.87	480.66	454.73	45-49	34.58	32.85	31.12
50-54	596.51	567.11	537.72	50-54	40.63	38.90	37.17
55	783.24	746.93	710.62	55	53.60	51.01	48.41
56	836.84	798.80	759.03	56	57.06	54.46	51.87
57	893.89	852.40	809.17	57	61.38	57.92	55.33
58	956.14	909.45	861.04	58	64.84	62.24	58.79
59	1,020.11	969.97	918.10	59	69.16	66.57	63.11
60	1,089.27	1,033.94	978.61	60	72.62	70.02	66.57
61	1,161.89	1,103.10	1,046.05	61	77.81	75.21	70.89
62	1,237.96	1,177.45	1,116.93	62	82.99	79.53	76.08
63	1,317.50	1,255.25	1,191.28	63	88.18	84.72	80.40
64	1,403.95	1,338.25	1,272.54	64	94.23	90.77	85.59
65	1,495.59	1,426.43	1,357.27	65	100.28	95.96	90.77
66	1,649.47	1,573.39	1,495.59	66	110.66	106.33	100.28
67	1,818.91	1,734.19	1,647.74	67	121.89	116.71	110.66
68	2,005.64	1,910.55	1,815.45	68	134.00	128.81	121.89
69	2,211.39	2,105.92	2,000.45	69	147.83	141.78	134.86
70	2,436.16	2,320.32	2,202.75	70	162.53	155.61	147.83
71	2,724.90	2,596.96	2,465.55	71	182.41	174.63	165.98
72	3,048.23	2,904.72	2,759.48	72	204.02	195.38	185.00
73	3,409.59	3,248.79	3,087.99	73	228.23	217.85	207.48
74	3,812.45	3,634.36	3,456.27	74	255.03	243.79	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,263.71	4,064.88	3,866.04	75	285.29	272.32	258.49
76	4,797.98	4,574.93	4,351.89	76	321.59	306.90	291.34
77	5,397.94	5,147.23	4,896.53	77	361.36	344.94	327.65
78	6,073.98	5,792.15	5,508.59	78	406.32	387.30	368.28
79	6,834.74	6,516.60	6,198.47	79	457.32	435.71	414.10
				80	513.51	489.31	465.10
				81	578.35	550.69	523.89
				82	650.10	619.85	589.59
				83	731.37	696.79	663.07
				84	823.00	784.10	746.06
				85	925.02	881.79	838.57
				86	1,040.86	992.45	944.03
				87	1,171.40	1,116.07	1,061.61
				88	1,317.50	1,256.12	1,194.74
				89	1,481.75	1,412.59	1,343.43
				90	1,667.62	1,589.82	1,511.15
				91	1,875.97	1,787.79	1,700.47
				92	2,110.24	2,011.69	1,913.14
				93	2,373.92	2,263.26	2,151.74
				94	2,670.44	2,545.95	2,420.60
				95	3,004.14	2,864.09	2,723.18
				96	3,379.33	3,221.99	3,063.79
				97	3,802.07	3,624.85	3,446.76
				98	4,277.55	4,077.85	3,877.28
				99	4,811.81	4,587.04	4,362.27

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	423.61	397.67	371.74	18-44	28.53	26.80	25.07
45-49	501.41	470.29	439.17	45-49	33.72	31.99	30.26
50-54	591.32	555.01	516.97	50-54	39.77	38.04	35.44
55	746.93	703.70	658.75	55	50.14	47.55	44.09
56	788.42	743.47	696.79	56	53.60	51.01	47.55
57	833.38	784.97	734.83	57	56.19	53.60	50.14
58	880.06	828.19	774.59	58	59.65	57.06	52.73
59	928.47	874.87	817.82	59	63.11	59.65	56.19
60	978.61	921.56	862.77	60	66.57	63.11	58.79
61	1,035.67	975.16	914.64	61	70.89	66.57	62.24
62	1,096.19	1,032.21	966.51	62	74.35	70.89	65.70
63	1,160.16	1,092.73	1,023.57	63	78.67	74.35	69.16
64	1,227.59	1,156.70	1,082.35	64	82.99	78.67	73.48
65	1,298.48	1,222.40	1,144.60	65	87.31	82.13	76.94
66	1,407.41	1,324.41	1,241.42	66	95.10	89.04	83.86
67	1,524.98	1,435.07	1,343.43	67	102.88	96.82	90.77
68	1,651.20	1,554.37	1,455.82	68	111.52	104.60	97.69
69	1,787.79	1,684.05	1,576.85	69	120.17	113.25	105.47
70	1,936.48	1,822.37	1,708.25	70	129.68	121.89	114.11
71	2,124.94	2,000.45	1,874.24	71	142.64	134.00	125.35
72	2,330.69	2,192.37	2,054.05	72	156.47	146.97	137.46
73	2,557.19	2,405.04	2,252.89	73	171.17	161.66	151.29
74	2,804.44	2,638.45	2,470.74	74	188.46	177.22	165.98

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,075.89	2,892.62	2,707.61	75	205.75	193.65	181.55
76	3,461.46	3,255.71	3,048.23	76	231.69	217.85	204.89
77	3,895.44	3,663.75	3,428.61	77	260.21	245.52	229.96
78	4,383.02	4,121.94	3,859.13	78	293.07	275.78	258.49
79	4,931.11	4,637.18	4,341.52	79	329.37	310.36	291.34
80		5,216.39	4,884.43	80		348.39	326.78
81		5,869.96	5,496.49	81		392.48	368.28
82		6,603.05	6,184.63	82		440.90	414.10
83		7,427.78	6,959.23	83		496.22	465.10
84		8,356.26	7,830.64	84		558.47	523.02

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	511.78	482.39	453.00	18-44	35.44	33.72	31.12
45-49	608.61	572.30	535.99	45-49	41.50	39.77	37.17
50-54	722.72	677.77	632.81	50-54	48.41	45.82	43.23
55	919.83	867.96	816.09	55	62.24	58.79	54.46
56	973.43	918.10	862.77	56	65.70	62.24	57.92
57	1,028.76	969.97	911.18	57	70.02	65.70	61.38
58	1,087.54	1,025.30	961.32	58	73.48	69.16	64.84
59	1,149.79	1,082.35	1,014.92	59	77.81	73.48	68.30
60	1,213.76	1,142.87	1,070.25	60	81.26	76.94	71.75
61	1,282.92	1,208.57	1,132.50	61	86.45	82.13	76.08
62	1,355.54	1,276.00	1,196.47	62	91.64	86.45	80.40
63	1,431.61	1,348.62	1,263.90	63	95.96	90.77	84.72
64	1,511.15	1,424.70	1,336.52	64	102.01	95.96	89.91
65	1,595.87	1,504.23	1,410.86	65	107.20	101.15	94.23
66	1,732.46	1,633.91	1,531.89	66	116.71	109.79	102.88
67	1,881.15	1,772.23	1,661.57	67	127.08	119.30	111.52
68	2,041.95	1,922.65	1,803.35	68	137.46	129.68	121.03
69	2,216.58	2,086.90	1,955.50	69	149.56	140.91	131.40
70	2,405.04	2,263.26	2,121.48	70	161.66	152.15	142.64
71	2,643.64	2,488.03	2,332.42	71	178.09	167.71	157.34
72	2,906.45	2,735.28	2,564.11	72	195.38	184.14	172.90
73	3,195.19	3,006.73	2,818.27	73	214.40	202.29	189.33
74	3,511.60	3,304.12	3,096.64	74	236.01	222.18	208.34
75	3,859.13	3,630.90	3,402.67	75	258.49	243.79	228.23
76	4,343.25	4,085.63	3,829.74	76	291.34	274.91	256.76
77	4,886.15	4,597.41	4,310.40	77	327.65	308.63	288.74
78	5,498.22	5,173.17	4,849.85	78	368.28	346.66	325.05
79	6,186.36	5,821.54	5,456.72	79	414.10	389.89	365.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	682.96	643.19	603.42	18-44	45.82	43.23	40.63
45-49	803.99	759.03	712.35	45-49	54.46	51.87	48.41
50-54	944.03	892.16	838.57	50-54	63.97	60.52	56.19
55	1,229.32	1,158.43	1,085.81	55	82.13	77.81	72.62
56	1,296.75	1,222.40	1,148.06	56	87.31	82.99	76.94
57	1,367.64	1,289.83	1,212.03	57	92.50	87.31	81.26
58	1,443.72	1,360.72	1,279.46	58	97.69	91.64	85.59
59	1,521.52	1,436.80	1,350.35	59	102.88	96.82	90.77
60	1,604.51	1,514.60	1,424.70	60	108.06	102.01	95.10
61	1,696.15	1,601.05	1,504.23	61	114.11	108.06	101.15
62	1,791.24	1,690.96	1,588.95	62	121.03	114.11	106.33
63	1,893.26	1,784.33	1,677.13	63	127.08	120.17	112.39
64	1,998.72	1,884.61	1,770.50	64	134.00	127.08	118.44
65	2,111.11	1,990.08	1,867.32	65	140.91	133.13	124.49
66	2,297.84	2,166.44	2,033.30	66	153.88	145.24	135.73
67	2,501.86	2,356.63	2,211.39	67	167.71	158.20	147.83
68	2,721.45	2,565.84	2,406.77	68	182.41	172.04	161.66
69	2,961.78	2,790.61	2,619.44	69	198.84	187.60	175.49
70	3,222.86	3,036.12	2,849.39	70	216.13	204.02	191.05
71	3,551.37	3,345.62	3,139.86	71	238.60	224.77	210.94
72	3,911.00	3,684.50	3,458.00	72	261.94	247.25	231.69
73	4,306.94	4,057.96	3,808.99	73	288.74	272.32	255.03
74	4,744.38	4,469.47	4,194.55	74	318.14	299.98	280.96
75	5,225.04	4,922.46	4,619.89	75	349.26	329.37	308.63
76	5,880.33	5,539.72	5,199.10	76	393.35	370.87	347.53
77	6,615.15	6,233.05	5,849.21	77	442.62	416.69	390.75
78	7,443.35	7,012.82	6,580.57	78	497.09	468.56	440.03
79	8,375.28	7,889.43	7,403.58	79	559.33	527.35	494.49

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	880.06	842.02	802.26	18-44	59.65	57.06	53.60
45-49	1,052.96	1,004.55	956.14	45-49	70.89	68.30	63.97
50-54	1,256.98	1,198.20	1,137.68	50-54	83.86	80.40	76.08
55	1,618.34	1,540.54	1,461.01	55	108.06	103.74	98.55
56	1,708.25	1,626.99	1,544.00	56	114.11	109.79	104.60
57	1,803.35	1,716.90	1,630.45	57	121.03	115.84	109.79
58	1,903.63	1,813.72	1,720.36	58	127.95	121.89	115.84
59	2,009.10	1,914.00	1,817.18	59	134.86	128.81	122.76
60	2,119.75	2,019.47	1,917.46	60	141.78	135.73	128.81
61	2,239.06	2,131.86	2,026.39	61	150.42	143.51	136.59
62	2,361.81	2,251.16	2,138.77	62	158.20	151.29	143.51
63	2,493.22	2,375.65	2,258.07	63	166.85	159.93	152.15
64	2,631.54	2,508.78	2,384.29	64	176.36	168.58	159.93
65	2,776.77	2,647.10	2,517.42	65	185.87	177.22	168.58
66	3,017.11	2,875.33	2,735.28	66	202.29	192.78	183.27
67	3,276.46	3,122.57	2,968.69	67	219.58	209.21	198.84
68	3,556.55	3,390.57	3,224.59	68	237.74	227.36	216.13
69	3,862.59	3,682.77	3,501.23	69	258.49	246.38	234.28
70	4,194.55	3,997.45	3,800.34	70	280.10	267.13	254.16
71	4,606.06	4,389.93	4,173.81	71	307.76	293.93	279.23
72	5,055.60	4,820.45	4,583.58	72	338.02	322.46	306.90
73	5,550.09	5,292.47	5,033.12	73	370.87	353.58	336.29
74	6,093.00	5,809.44	5,527.61	74	407.18	389.03	369.14
75	6,687.77	6,378.28	6,068.79	75	446.95	426.20	404.59
76	7,524.61	7,177.08	6,827.82	76	503.14	479.80	455.59
77	8,466.91	8,072.70	7,680.22	77	566.25	539.45	512.65
78	9,525.06	9,082.44	8,639.81	78	636.27	606.88	576.62
79	10,716.34	10,218.39	9,718.71	79	715.81	682.96	649.24

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	188.46	178.09	165.98	18-44	13.83	12.97	12.10
45-49	219.58	209.21	195.38	45-49	16.43	15.56	13.83
50-54	254.16	242.06	228.23	50-54	18.15	17.29	15.56
55	347.53	325.05	302.58	55	23.34	22.48	20.75
56	371.74	349.26	325.05	56	25.07	24.21	22.48
57	397.67	373.46	345.80	57	26.80	25.94	24.21
58	425.33	397.67	370.01	58	29.39	27.66	25.94
59	454.73	425.33	395.94	59	31.12	29.39	27.66
60	485.85	454.73	421.88	60	32.85	31.12	29.39
61	520.43	487.58	453.00	61	35.44	33.72	31.99
62	558.47	522.16	485.85	62	38.04	36.31	33.72
63	596.51	560.20	522.16	63	40.63	38.04	36.31
64	638.00	599.96	560.20	64	43.23	40.63	38.90
65	682.96	641.46	599.96	65	45.82	43.23	40.63
66	748.66	703.70	657.02	66	51.01	47.55	44.95
67	819.55	769.41	719.26	67	55.33	52.73	49.28
68	895.62	842.02	788.42	68	60.52	57.06	53.60
69	980.34	921.56	862.77	69	66.57	63.11	58.79
70	1,071.98	1,008.01	944.03	70	72.62	68.30	63.97
71	1,196.47	1,125.58	1,054.69	71	81.26	76.94	71.75
72	1,334.79	1,255.25	1,175.72	72	90.77	85.59	79.53
73	1,490.40	1,400.49	1,312.31	73	101.15	95.10	89.04
74	1,661.57	1,563.02	1,464.46	74	112.39	105.47	98.55

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,853.49	1,742.83	1,632.18	75	124.49	117.57	109.79
76	2,086.90	1,962.42	1,837.93	76	140.05	132.27	123.62
77	2,347.98	2,207.93	2,069.61	77	158.20	148.69	139.18
78	2,640.18	2,484.57	2,328.96	78	177.22	167.71	156.47
79	2,972.15	2,797.52	2,621.16	79	199.70	188.46	175.49
80		3,146.78	2,949.67	80	223.91	210.94	197.11
81		3,540.99	3,319.68	81	252.43	237.74	222.18
82		3,983.62	3,732.91	82	283.56	267.13	249.84
83		4,481.57	4,199.74	83	319.00	300.85	280.96
84		5,041.76	4,723.63	84	358.77	338.02	316.41
				85	402.86	379.52	355.31
				86	453.86	427.06	400.26
				87	510.06	480.66	450.40
				88	574.03	541.18	506.60
				89	645.78	608.61	569.71
				90	726.18	684.68	640.59
				91	816.95	769.41	720.99
				92	918.96	866.23	810.90
				93	1,033.94	974.29	912.05
				94	1,163.62	1,096.19	1,026.16
				95	1,308.85	1,232.78	1,154.11
				96	1,472.24	1,386.66	1,298.48
				97	1,656.38	1,560.42	1,461.01
				98	1,863.00	1,754.94	1,643.41
				99	2,095.55	1,974.52	1,848.30

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	217.85	204.02	190.19	18-44	15.56	14.70	13.83
45-49	257.62	242.06	226.50	45-49	18.15	17.29	16.43
50-54	300.85	283.56	266.27	50-54	20.75	19.88	18.15
55	414.96	387.30	359.63	55	27.66	26.80	25.07
56	444.35	414.96	385.57	56	30.26	29.39	26.80
57	473.75	444.35	413.23	57	31.99	31.12	28.53
58	506.60	475.48	442.62	58	34.58	32.85	31.12
59	541.18	508.33	473.75	59	37.17	35.44	32.85
60	577.49	542.91	506.60	60	38.90	37.17	34.58
61	618.98	580.94	542.91	61	42.36	39.77	37.17
62	662.21	622.44	580.94	62	44.95	43.23	39.77
63	707.16	665.67	620.71	63	48.41	45.82	42.36
64	757.30	712.35	665.67	64	51.01	49.28	45.82
65	809.17	760.76	710.62	65	54.46	51.87	48.41
66	890.44	838.57	783.24	66	60.52	57.06	53.60
67	980.34	921.56	862.77	67	66.57	63.11	58.79
68	1,078.90	1,014.92	949.22	68	72.62	69.16	63.97
69	1,186.09	1,116.93	1,044.32	69	79.53	75.21	70.89
70	1,303.67	1,227.59	1,149.79	70	87.31	82.13	76.94
71	1,457.55	1,372.83	1,286.38	71	97.69	92.50	86.45
72	1,630.45	1,535.35	1,438.53	72	109.79	103.74	96.82
73	1,822.37	1,716.90	1,607.97	73	122.76	115.84	108.06
74	2,036.76	1,919.19	1,798.16	74	137.46	129.68	121.03

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,277.09	2,143.96	2,010.83	75	153.02	144.37	134.86
76	2,564.11	2,413.68	2,263.26	76	172.90	162.53	152.15
77	2,883.97	2,716.26	2,546.82	77	193.65	183.27	171.17
78	3,245.33	3,055.14	2,864.95	78	217.85	205.75	192.78
79	3,653.38	3,438.98	3,222.86	79	244.65	230.82	216.13
				80	274.91	259.35	242.92
				81	309.49	292.20	273.18
				82	348.39	328.51	307.76
				83	391.62	369.14	345.80
				84	440.03	414.96	389.03
				85	494.49	465.97	436.57
				86	556.74	524.75	491.90
				87	625.90	590.45	553.28
				88	704.57	663.94	622.44
				89	792.75	746.93	699.38
				90	891.30	840.29	787.56
				91	1,002.82	944.90	885.25
				92	1,128.17	1,063.34	995.90
				93	1,269.09	1,195.60	1,120.39
				94	1,428.15	1,345.16	1,260.44
				95	1,606.24	1,513.74	1,417.78
				96	1,806.81	1,703.07	1,595.00
				97	2,032.44	1,915.73	1,794.70
				98	2,286.60	2,155.20	2,018.61
				99	2,572.75	2,424.06	2,271.04

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	269.72	252.43	233.42	18-44	18.15	17.29	16.43
45-49	316.41	297.39	278.37	45-49	22.48	20.75	19.88
50-54	368.28	349.26	330.24	50-54	25.94	24.21	22.48
55	520.43	492.77	463.37	55	35.44	33.72	31.12
56	558.47	527.35	496.22	56	38.04	36.31	33.72
57	596.51	563.65	529.07	57	40.63	38.90	36.31
58	638.00	601.69	563.65	58	43.23	41.50	38.90
59	682.96	643.19	601.69	59	46.68	44.09	41.50
60	729.64	686.41	641.46	60	49.28	46.68	44.09
61	781.51	734.83	688.14	61	52.73	50.14	47.55
62	835.11	786.70	738.28	62	57.06	53.60	50.14
63	892.16	842.02	790.15	63	60.52	57.06	53.60
64	954.41	902.54	847.21	64	64.84	61.38	57.06
65	1,020.11	964.78	907.73	65	69.16	64.84	60.52
66	1,129.04	1,066.79	1,004.55	66	76.94	71.75	67.43
67	1,250.07	1,179.18	1,108.29	67	84.72	79.53	74.35
68	1,381.47	1,303.67	1,224.13	68	93.37	88.18	82.13
69	1,528.44	1,441.99	1,353.81	69	102.88	97.69	90.77
70	1,690.96	1,592.41	1,493.86	70	113.25	107.20	100.28
71	1,898.44	1,787.79	1,677.13	71	127.08	121.03	113.25
72	2,130.13	2,007.37	1,882.88	72	142.64	134.86	126.22
73	2,391.21	2,251.16	2,112.84	73	160.80	151.29	141.78
74	2,683.41	2,527.80	2,372.19	74	179.82	170.31	159.07

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,010.19	2,835.56	2,660.93	75	201.43	190.19	178.09
76	3,388.84	3,191.73	2,994.63	76	227.36	214.40	200.56
77	3,812.45	3,591.13	3,369.82	77	255.03	241.20	225.63
78	4,291.38	4,040.67	3,791.70	78	287.01	270.59	254.16
79	4,829.10	4,547.27	4,265.44	79	322.46	304.30	285.29
				80	362.23	341.48	320.73
				81	408.04	384.70	361.36
				82	459.05	432.25	406.32
				83	516.11	486.71	456.46
				84	580.94	547.23	513.51
				85	652.70	615.52	577.49
				86	734.83	692.46	650.10
				87	826.46	779.78	731.37
				88	929.34	876.60	823.00
				89	1,046.05	986.39	925.88
				90	1,176.58	1,110.02	1,040.86
				91	1,323.55	1,248.34	1,171.40
				92	1,488.67	1,403.95	1,317.50
				93	1,675.40	1,579.44	1,481.75
				94	1,884.61	1,777.41	1,667.62
				95	2,119.75	1,999.59	1,875.97
				96	2,385.16	2,249.43	2,110.24
				97	2,682.54	2,530.39	2,373.92
				98	3,017.97	2,846.80	2,670.44
				99	3,395.76	3,202.11	3,004.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	344.07	325.05	306.03	18-44	23.34	22.48	21.61
45-49	413.23	390.75	368.28	45-49	28.53	27.66	25.94
50-54	492.77	466.83	440.90	50-54	32.85	31.99	30.26
55	674.31	643.19	612.07	55	45.82	44.09	41.50
56	720.99	688.14	655.29	56	49.28	47.55	44.95
57	771.13	734.83	700.25	57	52.73	51.01	47.55
58	823.00	784.97	746.93	58	56.19	54.46	51.01
59	880.06	838.57	798.80	59	60.52	57.92	54.46
60	938.85	895.62	852.40	60	63.97	61.38	57.92
61	1,006.28	959.60	912.91	61	68.30	65.70	62.24
62	1,077.17	1,027.03	976.89	62	73.48	70.02	66.57
63	1,153.24	1,099.64	1,044.32	63	77.81	75.21	70.89
64	1,236.24	1,177.45	1,116.93	64	82.99	79.53	76.08
65	1,322.69	1,258.71	1,194.74	65	88.18	84.72	80.40
66	1,457.55	1,388.39	1,317.50	66	97.69	93.37	89.04
67	1,606.24	1,530.17	1,452.36	67	107.20	102.88	97.69
68	1,770.50	1,685.78	1,601.05	68	118.44	114.11	108.06
69	1,952.04	1,858.68	1,763.58	69	130.54	125.35	119.30
70	2,149.15	2,047.14	1,943.40	70	143.51	137.46	130.54
71	2,406.77	2,294.38	2,178.54	71	160.80	153.88	146.10
72	2,693.78	2,569.29	2,441.35	72	180.68	172.90	164.26
73	3,017.11	2,877.06	2,735.28	73	202.29	192.78	183.27
74	3,376.74	3,221.13	3,063.79	74	226.50	216.13	204.89

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,779.59	3,606.69	3,432.07	75	253.30	241.20	229.09
76	4,253.34	4,057.96	3,860.86	76	285.29	271.45	258.49
77	4,785.87	4,566.29	4,343.25	77	320.73	306.03	290.47
78	5,385.84	5,136.86	4,886.15	78	360.50	344.07	326.78
79	6,060.15	5,780.05	5,496.49	79	405.45	387.30	367.41
				80	455.59	434.84	413.23
				81	512.65	489.31	465.10
				82	576.62	550.69	523.02
				83	649.24	618.98	587.86
				84	729.64	695.92	661.34
				85	820.41	782.37	743.47
				86	923.29	880.93	836.84
				87	1,039.13	990.72	941.44
				88	1,168.80	1,114.34	1,059.01
				89	1,314.90	1,253.53	1,191.28
				90	1,479.16	1,410.00	1,339.98
				91	1,663.30	1,586.36	1,507.69
				92	1,871.64	1,785.19	1,696.15
				93	2,105.06	2,008.23	1,907.95
				94	2,368.73	2,258.94	2,146.55
				95	2,664.39	2,540.77	2,414.55
				96	2,997.22	2,858.90	2,716.26
				97	3,372.41	3,215.94	3,056.01
				98	3,793.43	3,617.93	3,438.12
				99	4,268.04	4,070.07	3,867.77

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 INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	357.90	338.88	319.87	18-44	25.07	23.34	21.61
45-49	423.61	399.40	376.92	45-49	30.26	28.53	25.94
50-54	497.95	470.29	440.90	50-54	34.58	32.85	30.26
55	658.75	618.98	579.22	55	44.09	41.50	38.90
56	696.79	655.29	613.80	56	47.55	44.09	41.50
57	738.28	693.33	648.38	57	50.14	46.68	44.09
58	779.78	733.10	686.41	58	52.73	50.14	46.68
59	824.73	776.32	724.45	59	56.19	52.73	49.28
60	871.42	819.55	765.95	60	58.79	55.33	51.87
61	923.29	867.96	810.90	61	62.24	58.79	55.33
62	978.61	919.83	859.31	62	66.57	62.24	58.79
63	1,035.67	973.43	909.45	63	70.02	65.70	62.24
64	1,096.19	1,030.48	961.32	64	74.35	70.02	65.70
65	1,160.16	1,089.27	1,016.65	65	77.81	73.48	69.16
66	1,258.71	1,182.64	1,104.83	66	84.72	80.40	75.21
67	1,364.18	1,282.92	1,198.20	67	91.64	86.45	81.26
68	1,480.02	1,391.85	1,300.21	68	99.42	94.23	88.18
69	1,604.51	1,509.42	1,410.86	69	108.06	102.01	95.10
70	1,739.37	1,635.63	1,530.17	70	116.71	109.79	102.88
71	1,910.55	1,796.43	1,680.59	71	128.81	121.03	113.25
72	2,097.28	1,971.06	1,844.84	72	140.91	132.27	124.49
73	2,301.30	2,162.98	2,024.66	73	153.88	145.24	136.59
74	2,526.07	2,373.92	2,221.77	74	169.44	159.93	149.56

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	2,771.59	2,605.60	2,437.89	75	185.00	174.63	163.39
76	3,119.12	2,932.38	2,743.92	76	208.34	197.11	184.14
77	3,508.14	3,298.93	3,087.99	77	234.28	221.31	207.48
78	3,945.58	3,710.43	3,475.29	78	263.67	248.98	232.55
79	4,436.61	4,173.81	3,909.27	79	297.39	279.23	261.94
80		4,694.24	4,398.58	80		313.81	293.93
81		5,282.10	4,950.13	81		353.58	331.10
82		5,944.30	5,569.11	82		397.67	372.60
83		6,687.77	6,265.90	83		446.95	418.42
84		7,524.61	7,050.86	84		503.14	471.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	437.44	411.50	385.57	18-44	29.39	27.66	25.94
45-49	516.97	487.58	456.46	45-49	35.44	32.85	31.12
50-54	608.61	574.03	539.45	50-54	41.50	38.90	36.31
55	802.26	757.30	712.35	55	54.46	51.01	47.55
56	850.67	802.26	755.57	56	57.92	54.46	51.01
57	900.81	850.67	798.80	57	61.38	57.06	53.60
58	954.41	899.08	845.48	58	64.84	60.52	57.06
59	1,011.47	952.68	893.89	59	68.30	63.97	59.65
60	1,070.25	1,008.01	945.76	60	71.75	67.43	63.11
61	1,134.22	1,068.52	1,002.82	61	76.08	71.75	67.43
62	1,199.93	1,130.77	1,059.88	62	80.40	76.08	70.89
63	1,270.82	1,196.47	1,122.12	63	85.59	80.40	75.21
64	1,345.16	1,267.36	1,187.82	64	89.91	85.59	79.53
65	1,422.97	1,339.98	1,256.98	65	95.10	89.91	83.86
66	1,545.73	1,455.82	1,365.91	66	103.74	97.69	91.64
67	1,678.86	1,580.31	1,483.48	67	112.39	106.33	99.42
68	1,822.37	1,716.90	1,611.43	68	122.76	115.84	108.06
69	1,977.98	1,863.86	1,749.75	69	133.13	125.35	117.57
70	2,147.42	2,022.93	1,898.44	70	144.37	135.73	127.08
71	2,363.54	2,225.22	2,088.63	71	159.07	149.56	140.05
72	2,598.69	2,448.26	2,294.38	72	174.63	164.26	153.88
73	2,858.04	2,692.05	2,522.61	73	191.92	180.68	169.44
74	3,145.05	2,960.05	2,773.32	74	210.94	198.84	185.87
75	3,458.00	3,253.98	3,048.23	75	230.82	217.85	204.02
76	3,890.25	3,662.02	3,430.34	76	260.21	245.52	229.96
77	4,377.83	4,120.21	3,859.13	77	292.20	275.78	258.49
78	4,924.19	4,633.72	4,343.25	78	329.37	310.36	290.47
79	5,539.72	5,214.66	4,886.15	79	370.01	348.39	326.78

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	558.47	527.35	494.49	18-44	38.04	36.31	33.72
45-49	667.39	629.36	589.59	45-49	45.82	43.23	40.63
50-54	795.34	748.66	701.97	50-54	53.60	51.01	47.55
55	1,063.34	997.63	931.93	55	70.89	67.43	63.11
56	1,125.58	1,056.42	987.26	56	75.21	71.75	67.43
57	1,189.55	1,116.93	1,044.32	57	79.53	76.08	70.89
58	1,258.71	1,182.64	1,106.56	58	84.72	80.40	75.21
59	1,331.33	1,251.80	1,170.53	59	89.04	84.72	79.53
60	1,407.41	1,322.69	1,237.96	60	94.23	89.04	83.86
61	1,490.40	1,402.22	1,314.04	61	100.28	95.10	89.04
62	1,578.58	1,485.21	1,391.85	62	106.33	100.28	94.23
63	1,671.94	1,573.39	1,476.57	63	112.39	106.33	99.42
64	1,768.77	1,666.76	1,564.75	64	118.44	112.39	105.47
65	1,872.51	1,765.31	1,658.11	65	125.35	118.44	110.66
66	2,038.49	1,920.92	1,805.08	66	136.59	129.68	121.03
67	2,218.31	2,090.36	1,962.42	67	148.69	140.91	131.40
68	2,415.41	2,275.36	2,135.32	68	161.66	153.02	143.51
69	2,628.08	2,474.20	2,322.05	69	176.36	166.85	155.61
70	2,859.77	2,692.05	2,524.34	70	191.05	180.68	169.44
71	3,151.97	2,968.69	2,783.69	71	210.94	199.70	186.73
72	3,473.56	3,271.27	3,067.25	72	232.55	219.58	205.75
73	3,828.01	3,604.97	3,380.20	73	255.89	242.06	227.36
74	4,218.76	3,973.24	3,726.00	74	281.83	266.27	249.84
75	4,649.28	4,377.83	4,104.65	75	310.36	293.07	274.91
76	5,230.23	4,925.92	4,619.89	76	349.26	330.24	309.49
77	5,883.79	5,541.45	5,197.37	77	393.35	370.87	348.39
78	6,618.61	6,234.77	5,849.21	78	442.62	417.55	391.62
79	7,446.80	7,012.82	6,580.57	79	497.95	469.42	440.03

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	741.74	705.43	667.39	18-44	50.14	48.41	45.82
45-49	893.89	850.67	803.99	45-49	60.52	57.92	55.33
50-54	1,075.44	1,021.84	966.51	50-54	71.75	69.16	65.70
55	1,414.32	1,350.35	1,286.38	55	95.10	90.77	86.45
56	1,497.31	1,429.88	1,362.45	56	101.15	96.82	91.64
57	1,583.76	1,512.88	1,441.99	57	106.33	102.01	97.69
58	1,675.40	1,599.33	1,524.98	58	112.39	108.06	102.88
59	1,770.50	1,692.69	1,613.16	59	119.30	114.11	108.93
60	1,872.51	1,789.52	1,706.52	60	125.35	120.17	114.98
61	1,979.71	1,891.53	1,803.35	61	133.13	127.08	121.89
62	2,093.82	1,998.72	1,903.63	62	140.91	134.86	128.81
63	2,213.12	2,111.11	2,009.10	63	148.69	141.78	135.73
64	2,337.61	2,230.41	2,121.48	64	157.34	150.42	142.64
65	2,470.74	2,354.90	2,239.06	65	165.98	158.20	150.42
66	2,685.14	2,560.65	2,434.43	66	180.68	172.04	163.39
67	2,918.55	2,781.96	2,645.37	67	196.24	186.73	177.22
68	3,172.72	3,024.02	2,875.33	68	212.67	203.16	192.78
69	3,447.63	3,286.83	3,126.03	69	230.82	220.45	209.21
70	3,745.01	3,570.39	3,395.76	70	249.84	238.60	226.50
71	4,116.75	3,924.83	3,732.91	71	274.91	262.81	248.98
72	4,523.06	4,313.86	4,102.92	72	302.58	288.74	274.05
73	4,970.88	4,740.92	4,509.23	73	331.97	317.27	300.85
74	5,461.91	5,209.48	4,957.04	74	365.68	348.39	331.10
75	6,001.36	5,724.72	5,446.35	75	401.13	382.11	363.09
76	6,753.47	6,442.25	6,127.58	76	451.27	430.52	408.91
77	7,598.96	7,246.24	6,893.52	77	507.46	484.12	459.91
78	8,549.91	8,152.24	7,754.57	78	571.43	544.64	517.84
79	9,620.16	9,172.35	8,724.53	79	642.32	612.07	581.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	226.50	216.13	204.02	18-44	16.43	15.56	13.83
45-49	271.45	255.89	240.33	45-49	19.88	19.02	17.29
50-54	323.32	302.58	281.83	50-54	22.48	21.61	19.88
55	420.15	395.94	370.01	55	29.39	27.66	25.94
56	449.54	421.88	394.21	56	31.12	29.39	27.66
57	478.93	449.54	418.42	57	33.72	31.12	29.39
58	511.78	478.93	446.08	58	35.44	32.85	31.12
59	544.64	510.06	473.75	59	37.17	34.58	32.85
60	580.94	542.91	503.14	60	38.90	36.31	33.72
61	618.98	579.22	537.72	61	41.50	38.90	36.31
62	658.75	617.25	574.03	62	44.95	42.36	38.90
63	701.97	657.02	612.07	63	47.55	44.95	41.50
64	746.93	700.25	651.83	64	51.01	48.41	44.95
65	793.61	745.20	695.06	65	53.60	51.01	47.55
66	873.15	819.55	764.22	66	58.79	56.19	52.73
67	957.87	899.08	840.29	67	64.84	61.38	57.92
68	1,051.23	987.26	921.56	68	70.89	67.43	63.11
69	1,154.97	1,084.08	1,013.19	69	77.81	73.48	69.16
70	1,267.36	1,189.55	1,111.75	70	84.72	80.40	75.21
71	1,409.14	1,322.69	1,236.24	71	94.23	89.91	83.86
72	1,568.20	1,471.38	1,374.56	72	104.60	99.42	93.37
73	1,742.83	1,635.63	1,528.44	73	116.71	110.66	103.74
74	1,936.48	1,818.91	1,699.61	74	129.68	122.76	114.98

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,152.61	2,021.20	1,888.07	75	143.51	135.73	127.08
76	2,420.60	2,273.64	2,126.67	76	161.66	153.02	143.51
77	2,723.18	2,558.92	2,392.94	77	182.41	172.04	160.80
78	3,062.06	2,877.06	2,692.05	78	204.89	193.65	180.68
79	3,442.44	3,236.69	3,030.94	79	230.82	216.99	203.16
80		3,639.55	3,409.59	80	259.35	243.79	228.23
81		4,096.00	3,836.65	81	292.20	274.91	256.76
82		4,609.51	4,317.31	82	328.51	308.63	288.74
83		5,187.00	4,858.49	83	369.14	346.66	325.05
84		5,837.10	5,467.10	84	414.96	389.89	365.68
				85	465.97	438.30	410.64
				86	524.75	493.63	462.51
				87	590.45	555.01	520.43
				88	663.94	624.17	585.27
				89	746.93	702.84	657.88
				90	840.29	790.15	740.01
				91	944.90	888.71	832.51
				92	1,063.34	1,000.23	937.12
				93	1,195.60	1,124.71	1,053.83
				94	1,345.16	1,265.63	1,186.09
				95	1,513.74	1,423.83	1,333.92
				96	1,703.07	1,601.92	1,500.77
				97	1,915.73	1,801.62	1,688.37
				98	2,155.20	2,027.25	1,899.31
				99	2,424.06	2,280.55	2,136.18

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	280.10	261.08	242.06	18-44	19.02	18.15	17.29
45-49	335.43	312.95	288.74	45-49	23.34	22.48	20.75
50-54	397.67	371.74	344.07	50-54	26.80	25.94	24.21
55	504.87	477.20	447.81	55	34.58	32.85	30.26
56	539.45	510.06	477.20	56	37.17	35.44	32.85
57	575.76	542.91	508.33	57	39.77	37.17	34.58
58	613.80	577.49	541.18	58	41.50	39.77	37.17
59	653.56	615.52	575.76	59	44.09	42.36	39.77
60	696.79	655.29	612.07	60	46.68	44.09	41.50
61	743.47	698.52	651.83	61	50.14	47.55	44.95
62	790.15	743.47	693.33	62	53.60	50.14	47.55
63	842.02	790.15	738.28	63	57.06	53.60	51.01
64	895.62	840.29	784.97	64	60.52	57.06	53.60
65	952.68	893.89	835.11	65	63.97	60.52	57.06
66	1,047.77	983.80	919.83	66	70.89	66.57	63.11
67	1,153.24	1,082.35	1,013.19	67	77.81	73.48	69.16
68	1,267.36	1,191.28	1,115.21	68	85.59	80.40	76.08
69	1,393.57	1,310.58	1,229.32	69	94.23	88.18	82.99
70	1,531.89	1,441.99	1,352.08	70	102.88	96.82	90.77
71	1,711.71	1,611.43	1,511.15	71	114.98	108.93	102.01
72	1,912.27	1,799.89	1,687.50	72	128.81	121.03	113.25
73	2,135.32	2,010.83	1,884.61	73	143.51	134.86	127.08
74	2,384.29	2,245.97	2,104.19	74	159.93	150.42	141.78

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,662.66	2,507.05	2,349.71	75	178.09	167.71	157.34
76	2,996.36	2,821.73	2,643.64	76	200.56	189.33	177.22
77	3,371.55	3,174.44	2,973.88	77	225.63	212.67	199.70
78	3,793.43	3,570.39	3,345.62	78	254.16	239.47	224.77
79	4,268.90	4,016.47	3,764.03	79	285.29	269.72	252.43
				80	320.73	302.58	283.56
				81	361.36	340.61	319.00
				82	406.32	382.97	358.77
				83	456.46	430.52	403.72
				84	513.51	484.12	453.86
				85	577.49	543.77	510.06
				86	650.10	612.07	574.03
				87	731.37	689.01	645.78
				88	823.00	774.59	727.04
				89	925.88	871.42	817.82
				90	1,040.86	980.34	919.83
				91	1,171.40	1,103.10	1,034.81
				92	1,317.50	1,240.56	1,163.62
				93	1,481.75	1,395.30	1,308.85
				94	1,667.62	1,569.93	1,473.11
				95	1,875.97	1,766.17	1,656.38
				96	2,110.24	1,986.62	1,863.86
				97	2,373.92	2,235.60	2,096.41
				98	2,670.44	2,514.83	2,358.36
				99	3,004.14	2,828.64	2,653.15

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	363.09	342.34	319.87	18-44	24.21	23.34	21.61
45-49	433.98	408.04	382.11	45-49	29.39	28.53	25.94
50-54	518.70	485.85	453.00	50-54	34.58	32.85	31.12
55	644.92	608.61	570.57	55	44.09	41.50	38.90
56	688.14	650.10	608.61	56	47.55	44.95	41.50
57	734.83	693.33	648.38	57	50.14	47.55	44.09
58	783.24	738.28	691.60	58	53.60	50.14	47.55
59	835.11	786.70	736.55	59	56.19	53.60	50.14
60	890.44	838.57	784.97	60	59.65	56.19	52.73
61	949.22	893.89	836.84	61	63.97	60.52	57.06
62	1,009.74	950.95	890.44	62	68.30	64.84	60.52
63	1,073.71	1,011.47	947.49	63	72.62	69.16	63.97
64	1,142.87	1,077.17	1,009.74	64	77.81	73.48	68.30
65	1,215.49	1,144.60	1,073.71	65	82.13	77.81	72.62
66	1,341.70	1,263.90	1,186.09	66	90.77	86.45	80.40
67	1,481.75	1,395.30	1,308.85	67	100.28	94.23	88.18
68	1,633.91	1,540.54	1,445.44	68	109.79	103.74	97.69
69	1,803.35	1,699.61	1,595.87	69	121.03	114.11	107.20
70	1,990.08	1,875.97	1,760.12	70	133.13	125.35	117.57
71	2,235.60	2,107.65	1,976.25	71	149.56	140.91	132.27
72	2,508.78	2,365.27	2,220.04	72	168.58	158.20	148.69
73	2,816.54	2,655.74	2,491.49	73	189.33	178.09	166.85
74	3,162.34	2,980.80	2,797.52	74	211.80	199.70	187.60

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,549.64	3,345.62	3,139.86	75	237.74	223.91	210.07
76	3,993.99	3,765.76	3,534.08	76	268.00	252.43	236.87
77	4,493.67	4,236.05	3,976.70	77	300.85	283.56	266.27
78	5,055.60	4,766.85	4,474.65	78	338.88	319.00	299.12
79	5,688.41	5,361.63	5,036.58	79	381.24	358.77	336.29
				80	427.93	402.86	377.79
				81	481.53	453.86	425.33
				82	542.04	510.06	478.93
				83	609.47	574.03	538.58
				84	685.55	645.78	606.01
				85	770.27	726.18	681.23
				86	867.09	816.95	766.81
				87	975.16	919.83	862.77
				88	1,097.05	1,034.81	969.97
				89	1,234.51	1,163.62	1,091.86
				90	1,388.39	1,308.85	1,228.45
				91	1,562.15	1,472.24	1,381.47
				92	1,757.53	1,656.38	1,554.37
				93	1,977.11	1,863.86	1,748.02
				94	2,223.49	2,096.41	1,966.74
				95	2,501.86	2,358.36	2,212.26
				96	2,814.81	2,653.15	2,488.90
				97	3,165.80	2,985.12	2,800.12
				98	3,561.74	3,357.72	3,150.24
				99	4,006.96	3,777.87	3,543.59

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	465.10	442.62	418.42	18-44	31.12	30.26	28.53
45-49	551.55	525.62	499.68	45-49	37.17	36.31	33.72
50-54	651.83	624.17	594.78	50-54	44.09	42.36	39.77
55	843.75	802.26	760.76	55	57.06	54.46	51.87
56	899.08	855.86	810.90	56	61.38	58.79	55.33
57	957.87	911.18	864.50	57	64.84	62.24	58.79
58	1,020.11	969.97	919.83	58	69.16	65.70	63.11
59	1,085.81	1,033.94	980.34	59	73.48	70.02	67.43
60	1,154.97	1,099.64	1,042.59	60	77.81	74.35	70.89
61	1,231.05	1,172.26	1,113.48	61	82.99	79.53	76.08
62	1,310.58	1,248.34	1,186.09	62	88.18	84.72	80.40
63	1,395.30	1,331.33	1,265.63	63	94.23	89.91	85.59
64	1,485.21	1,417.78	1,350.35	64	100.28	95.96	90.77
65	1,580.31	1,509.42	1,438.53	65	106.33	101.15	95.96
66	1,742.83	1,665.03	1,585.49	66	117.57	111.52	106.33
67	1,922.65	1,834.47	1,746.29	67	129.68	123.62	116.71
68	2,119.75	2,021.20	1,922.65	68	142.64	135.73	128.81
69	2,337.61	2,228.68	2,118.03	69	156.47	149.56	142.64
70	2,577.94	2,455.18	2,332.42	70	172.04	164.26	156.47
71	2,883.97	2,747.38	2,609.06	71	192.78	184.14	175.49
72	3,224.59	3,072.43	2,918.55	72	215.26	205.75	196.24
73	3,606.69	3,437.25	3,264.35	73	241.20	229.96	218.72
74	4,033.76	3,843.57	3,651.65	74	269.72	256.76	244.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,510.96	4,298.29	4,083.90	75	300.85	287.01	273.18
76	5,076.34	4,836.01	4,595.68	76	338.88	323.32	307.76
77	5,709.16	5,441.16	5,169.71	77	381.24	363.95	345.80
78	6,423.24	6,120.66	5,816.36	78	428.79	408.91	389.03
79	7,225.49	6,886.61	6,544.27	79	482.39	459.91	437.44
				80	542.04	516.97	491.90
				81	610.34	581.81	553.28
				82	686.41	654.43	622.44
				83	772.00	736.55	700.25
				84	868.82	828.19	787.56
				85	976.89	931.07	885.25
				86	1,099.64	1,047.77	995.90
				87	1,237.10	1,179.18	1,120.39
				88	1,390.98	1,326.14	1,260.44
				89	1,565.61	1,492.13	1,418.64
				90	1,760.99	1,677.99	1,595.87
				91	1,980.57	1,888.07	1,794.70
				92	2,228.68	2,124.08	2,019.47
				93	2,507.05	2,389.48	2,271.91
				94	2,820.00	2,687.73	2,555.46
				95	3,172.72	3,024.02	2,875.33
				96	3,569.52	3,401.81	3,234.09
				97	4,015.60	3,827.14	3,638.68
				98	4,517.01	4,305.21	4,093.41
				99	5,081.53	4,843.79	4,605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	446.08	421.88	397.67	18-44	31.12	29.39	26.80
45-49	530.80	501.41	470.29	45-49	37.17	34.58	31.99
50-54	629.36	593.05	555.01	50-54	43.23	40.63	38.04
55	784.97	741.74	698.52	55	53.60	50.14	46.68
56	831.65	784.97	738.28	56	57.06	53.60	50.14
57	878.33	829.92	781.51	57	59.65	56.19	52.73
58	928.47	876.60	824.73	58	63.11	59.65	55.33
59	982.07	926.74	871.42	59	66.57	63.11	58.79
60	1,037.40	978.61	919.83	60	70.02	65.70	61.38
61	1,097.92	1,033.94	971.70	61	74.35	70.02	65.70
62	1,160.16	1,092.73	1,025.30	62	78.67	73.48	69.16
63	1,227.59	1,154.97	1,082.35	63	82.99	77.81	73.48
64	1,296.75	1,220.67	1,142.87	64	87.31	82.13	76.94
65	1,371.10	1,288.11	1,205.11	65	91.64	86.45	81.26
66	1,483.48	1,395.30	1,305.40	66	99.42	94.23	88.18
67	1,606.24	1,509.42	1,414.32	67	108.06	102.01	95.10
68	1,735.92	1,633.91	1,530.17	68	116.71	110.66	102.88
69	1,879.42	1,767.04	1,656.38	69	126.22	119.30	111.52
70	2,031.58	1,912.27	1,792.97	70	136.59	128.81	120.17
71	2,230.41	2,099.01	1,967.60	71	150.42	141.78	132.27
72	2,446.54	2,301.30	2,157.79	72	164.26	154.75	145.24
73	2,683.41	2,526.07	2,367.00	73	180.68	169.44	159.07
74	2,942.76	2,769.86	2,596.96	74	197.97	185.87	173.76

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,228.04	3,037.85	2,847.66	75	216.13	203.16	190.19
76	3,632.63	3,418.23	3,205.57	76	243.79	229.09	214.40
77	4,087.36	3,847.03	3,606.69	77	274.05	257.62	241.20
78	4,599.14	4,327.69	4,057.96	78	307.76	289.61	271.45
79	5,173.17	4,868.86	4,564.56	79	346.66	325.92	305.17
80		5,477.47	5,135.13	80		365.68	342.34
81		6,163.89	5,776.59	81		411.50	385.57
82		6,933.29	6,499.31	82		463.37	433.98
83		7,799.52	7,310.21	83		521.29	488.44
84		8,774.68	8,223.12	84		586.13	548.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	555.01	522.16	487.58	18-44	38.04	36.31	33.72
45-49	655.29	617.25	575.76	45-49	44.95	43.23	39.77
50-54	771.13	726.18	679.50	50-54	52.73	50.14	46.68
55	983.80	926.74	867.96	55	65.70	62.24	57.92
56	1,039.13	978.61	916.37	56	70.02	65.70	61.38
57	1,094.46	1,032.21	966.51	57	73.48	70.02	64.84
58	1,154.97	1,087.54	1,018.38	58	77.81	73.48	68.30
59	1,217.22	1,146.33	1,075.44	59	82.13	77.81	72.62
60	1,282.92	1,208.57	1,132.50	60	86.45	81.26	76.08
61	1,355.54	1,276.00	1,196.47	61	91.64	86.45	80.40
62	1,429.88	1,348.62	1,263.90	62	96.82	90.77	84.72
63	1,509.42	1,422.97	1,334.79	63	102.01	95.96	89.91
64	1,592.41	1,502.50	1,410.86	64	108.06	101.15	95.10
65	1,680.59	1,585.49	1,488.67	65	113.25	106.33	99.42
66	1,825.82	1,722.08	1,616.62	66	123.62	115.84	108.06
67	1,981.43	1,869.05	1,754.94	67	134.00	125.35	117.57
68	2,150.88	2,028.12	1,903.63	68	145.24	136.59	127.08
69	2,335.88	2,202.75	2,066.16	69	157.34	147.83	138.32
70	2,534.71	2,389.48	2,242.51	70	170.31	159.93	149.56
71	2,787.15	2,626.35	2,463.83	71	187.60	176.36	165.12
72	3,063.79	2,885.70	2,707.61	72	205.75	193.65	180.68
73	3,366.36	3,170.99	2,973.88	73	225.63	212.67	198.84
74	3,700.06	3,483.94	3,267.81	74	248.11	233.42	218.72
75	4,066.61	3,828.01	3,589.40	75	271.45	255.89	239.47
76	4,574.93	4,306.94	4,038.94	76	306.03	287.88	269.72
77	5,147.23	4,846.39	4,543.81	77	344.07	324.19	303.44
78	5,790.42	5,451.54	5,110.92	78	387.30	364.82	341.48
79	6,514.87	6,132.76	5,750.65	79	435.71	409.77	383.84

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

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-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	740.01	698.52	657.02	18-44	50.14	47.55	44.09
45-49	869.69	821.28	772.86	45-49	59.65	56.19	51.87
50-54	1,018.38	963.05	906.00	50-54	69.16	64.84	60.52
55	1,308.85	1,234.51	1,158.43	55	88.18	82.99	77.81
56	1,381.47	1,303.67	1,222.40	56	93.37	88.18	82.13
57	1,457.55	1,374.56	1,289.83	57	98.55	92.50	86.45
58	1,538.81	1,450.63	1,360.72	58	103.74	97.69	91.64
59	1,623.53	1,530.17	1,435.07	59	108.93	102.88	96.82
60	1,711.71	1,613.16	1,512.88	60	114.11	108.06	101.15
61	1,805.08	1,701.34	1,595.87	61	121.03	114.11	107.20
62	1,903.63	1,792.97	1,682.32	62	127.08	120.17	112.39
63	2,007.37	1,891.53	1,773.95	63	134.00	127.08	118.44
64	2,116.30	1,993.54	1,870.78	64	141.78	133.13	125.35
65	2,230.41	2,100.74	1,971.06	65	148.69	140.05	131.40
66	2,429.25	2,287.47	2,147.42	66	162.53	153.02	143.51
67	2,643.64	2,491.49	2,337.61	67	177.22	166.85	156.47
68	2,878.79	2,712.80	2,545.09	68	192.78	181.55	170.31
69	3,132.95	2,953.13	2,771.59	69	210.07	197.97	185.00
70	3,409.59	3,214.21	3,017.11	70	228.23	215.26	201.43
71	3,755.39	3,539.26	3,321.41	71	251.57	237.74	222.18
72	4,134.04	3,895.44	3,656.84	72	276.64	261.08	244.65
73	4,552.46	4,287.92	4,023.38	73	304.30	287.01	268.86
74	5,012.37	4,720.17	4,429.70	74	335.43	316.41	296.52
75	5,517.24	5,195.65	4,874.05	75	368.28	347.53	325.92
76	6,207.11	5,845.75	5,484.39	76	414.96	391.62	367.41
77	6,983.43	6,577.12	6,170.80	77	466.83	440.03	413.23
78	7,854.85	7,398.39	6,941.94	78	524.75	495.36	464.24
79	8,836.92	8,323.41	7,809.89	79	590.45	556.74	522.16

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 V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.41	911.18	866.23	18-44	63.97	61.38	57.92
45-49	1,135.95	1,082.35	1,027.03	45-49	76.08	73.48	69.16
50-54	1,348.62	1,282.92	1,215.49	50-54	89.91	86.45	82.13
55	1,715.17	1,632.18	1,549.18	55	114.98	109.79	104.60
56	1,810.26	1,722.08	1,635.63	56	121.89	115.84	110.66
57	1,908.82	1,817.18	1,723.81	57	128.81	122.76	116.71
58	2,012.56	1,915.73	1,818.91	58	135.73	129.68	122.76
59	2,123.21	2,021.20	1,919.19	59	142.64	136.59	129.68
60	2,237.33	2,130.13	2,022.93	60	150.42	143.51	135.73
61	2,361.81	2,249.43	2,137.04	61	159.07	152.15	143.51
62	2,491.49	2,373.92	2,254.62	62	167.71	159.93	152.15
63	2,628.08	2,505.32	2,380.83	63	177.22	168.58	159.93
64	2,773.32	2,643.64	2,513.97	64	186.73	178.09	169.44
65	2,925.47	2,788.88	2,652.29	65	196.24	187.60	178.09
66	3,177.90	3,029.21	2,880.51	66	213.53	204.02	193.65
67	3,449.36	3,288.56	3,127.76	67	231.69	221.31	210.07
68	3,745.01	3,570.39	3,395.76	68	251.57	240.33	228.23
69	4,066.61	3,876.42	3,687.96	69	273.18	260.21	247.25
70	4,414.14	4,208.39	4,002.64	70	295.66	281.83	268.00
71	4,846.39	4,619.89	4,395.12	71	325.05	309.49	294.79
72	5,320.13	5,072.89	4,823.91	72	356.17	339.75	322.46
73	5,838.83	5,567.38	5,295.93	73	390.75	372.60	354.45
74	6,409.40	6,112.02	5,812.90	74	428.79	408.91	388.16
75	7,035.30	6,708.52	6,380.01	75	469.42	447.81	425.33
76	7,915.36	7,548.81	7,178.81	76	528.21	504.00	478.93
77	8,906.08	8,491.12	8,074.43	77	594.78	567.11	538.58
78	10,019.56	9,552.73	9,084.17	78	668.26	638.00	606.01
79	11,273.08	10,747.46	10,218.39	79	752.12	717.54	682.09

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	275.93	262.58	249.22	18-44	20.03	18.91	16.69
45-49	329.33	311.53	293.73	45-49	23.36	22.25	20.03
50-54	389.41	367.16	342.68	50-54	26.70	25.59	23.36
55	516.25	482.87	447.27	55	34.49	33.38	31.15
56	549.63	516.25	478.42	56	37.83	35.60	33.38
57	585.23	549.63	509.58	57	40.05	37.83	35.60
58	623.06	583.01	542.95	58	42.28	40.05	37.83
59	663.12	620.84	578.56	59	45.62	42.28	38.94
60	703.17	660.89	616.39	60	47.84	44.50	41.17
61	752.13	707.62	658.67	61	51.18	47.84	44.50
62	803.31	754.35	703.17	62	54.52	51.18	47.84
63	856.71	805.53	752.13	63	57.86	54.52	51.18
64	914.57	858.94	803.31	64	62.31	58.97	54.52
65	974.65	916.79	856.71	65	65.64	62.31	57.86
66	1,070.33	1,008.03	941.27	66	72.32	68.98	63.42
67	1,174.92	1,105.94	1,034.73	67	79.00	75.66	70.09
68	1,288.40	1,212.75	1,134.86	68	86.78	82.33	76.77
69	1,415.24	1,330.68	1,246.12	69	94.57	90.12	83.45
70	1,550.98	1,459.75	1,366.29	70	103.47	97.91	91.23
71	1,726.77	1,624.41	1,519.83	71	115.71	109.04	102.36
72	1,918.14	1,806.88	1,691.17	72	129.06	121.27	113.49
73	2,133.99	2,007.15	1,880.31	73	143.53	135.74	126.84
74	2,372.09	2,231.90	2,089.48	74	159.10	150.20	140.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,636.89	2,481.12	2,323.13	75	176.91	166.89	155.77
76	2,968.45	2,792.65	2,614.64	76	199.16	188.03	175.79
77	3,340.06	3,142.01	2,941.74	77	224.75	211.40	198.04
78	3,758.40	3,535.88	3,311.13	78	252.56	236.99	222.52
79	4,227.92	3,978.70	3,725.02	79	283.72	267.03	250.34
80		4,474.92	4,190.09	80	318.21	299.29	280.38
81		5,035.68	4,715.25	81	358.26	337.12	315.98
82		5,665.42	5,304.93	82	402.77	379.40	354.92
83		6,373.04	5,968.05	83	453.95	427.24	399.43
84		7,171.89	6,713.50	84	509.58	480.65	449.50
				85	572.99	539.62	505.13
				86	645.31	607.49	568.54
				87	725.42	683.14	639.75
				88	816.66	768.81	719.86
				89	917.90	864.50	809.98
				90	1,033.62	972.42	911.23
				91	1,162.68	1,094.81	1,024.72
				92	1,307.32	1,231.66	1,152.67
				93	1,470.87	1,385.20	1,296.19
				94	1,654.45	1,557.66	1,458.63
				95	1,861.40	1,752.36	1,641.10
				96	2,093.93	1,971.55	1,845.82
				97	2,355.40	2,218.55	2,076.13
				98	2,650.24	2,495.59	2,336.48
				99	2,980.69	2,807.12	2,627.99

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	329.33	313.76	295.95	18-44	23.36	22.25	20.03
45-49	391.64	373.84	351.59	45-49	27.82	26.70	24.48
50-54	465.07	440.59	416.12	50-54	32.27	30.04	27.82
55	616.39	578.56	538.50	55	41.17	38.94	36.72
56	658.67	618.61	576.33	56	44.50	42.28	40.05
57	700.95	658.67	614.16	57	47.84	44.50	42.28
58	745.45	703.17	656.44	58	50.07	47.84	44.50
59	794.40	747.67	698.72	59	53.41	51.18	47.84
60	845.58	796.63	745.45	60	56.74	53.41	50.07
61	903.44	850.04	796.63	61	61.19	57.86	53.41
62	963.52	907.89	847.81	62	64.53	61.19	57.86
63	1,028.05	967.97	905.67	63	68.98	65.64	61.19
64	1,097.03	1,032.50	965.75	64	73.43	68.98	65.64
65	1,168.24	1,099.26	1,028.05	65	77.88	73.43	68.98
66	1,286.18	1,208.30	1,130.41	66	86.78	81.22	76.77
67	1,413.02	1,328.46	1,243.90	67	94.57	90.12	84.56
68	1,553.21	1,459.75	1,366.29	68	104.59	99.02	92.35
69	1,706.75	1,604.39	1,502.03	69	114.60	109.04	101.25
70	1,873.64	1,762.38	1,648.89	70	125.73	119.05	111.26
71	2,093.93	1,971.55	1,844.71	71	141.30	133.51	124.61
72	2,340.93	2,202.97	2,062.78	72	156.88	149.09	139.08
73	2,614.64	2,461.10	2,305.33	73	175.79	165.78	154.65
74	2,921.72	2,750.38	2,579.03	74	195.82	184.69	173.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,264.40	3,073.03	2,881.66	75	218.07	205.83	192.48
76	3,673.84	3,458.00	3,242.15	76	245.89	232.54	216.96
77	4,134.46	3,889.69	3,647.14	77	277.04	261.46	244.77
78	4,650.72	4,377.01	4,103.31	78	310.42	293.73	274.82
79	5,231.50	4,924.42	4,615.11	79	349.36	330.45	309.31
				80	392.75	370.50	347.13
				81	442.82	417.23	390.53
				82	497.34	469.52	439.48
				83	559.64	527.38	495.11
				84	629.74	593.02	556.31
				85	707.62	666.45	625.29
				86	796.63	749.90	704.28
				87	895.65	844.47	792.18
				88	1,008.03	949.06	891.20
				89	1,133.75	1,068.11	1,002.46
				90	1,276.17	1,201.62	1,127.08
				91	1,435.27	1,351.82	1,268.38
				92	1,614.40	1,520.94	1,426.37
				93	1,815.78	1,710.08	1,604.39
				94	2,042.75	1,924.82	1,805.77
				95	2,298.66	2,165.14	2,030.52
				96	2,585.71	2,435.51	2,285.30
				97	2,908.37	2,739.25	2,570.13
				98	3,272.19	3,081.93	2,891.68
				99	3,681.63	3,466.90	3,253.28

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	422.79	398.31	373.84	18-44	28.93	27.82	25.59
45-49	505.13	473.97	445.04	45-49	35.60	33.38	31.15
50-54	598.58	562.98	527.38	50-54	41.17	38.94	36.72
55	783.28	736.55	687.59	55	52.29	50.07	46.73
56	836.68	785.50	734.32	56	56.74	53.41	50.07
57	890.09	836.68	781.05	57	60.08	57.86	53.41
58	950.17	892.31	832.23	58	64.53	61.19	56.74
59	1,012.48	950.17	887.86	59	67.87	65.64	61.19
60	1,077.01	1,010.25	943.49	60	72.32	68.98	64.53
61	1,148.22	1,079.23	1,010.25	61	77.88	74.54	68.98
62	1,223.87	1,150.44	1,079.23	62	83.45	79.00	73.43
63	1,303.98	1,228.32	1,152.67	63	89.01	83.45	77.88
64	1,390.76	1,310.66	1,232.77	64	94.57	89.01	83.45
65	1,479.77	1,397.44	1,315.11	65	100.14	94.57	87.90
66	1,635.54	1,544.30	1,450.85	66	111.26	104.59	97.91
67	1,806.88	1,704.52	1,599.94	67	122.39	115.71	107.92
68	1,996.03	1,880.31	1,764.60	68	134.63	126.84	119.05
69	2,207.42	2,076.13	1,944.84	69	147.98	140.19	131.29
70	2,436.62	2,289.75	2,142.89	70	162.44	153.54	144.64
71	2,734.80	2,572.36	2,407.69	71	182.47	172.45	162.44
72	3,070.81	2,888.34	2,705.87	72	205.83	193.59	182.47
73	3,444.65	3,242.15	3,037.43	73	230.31	218.07	204.72
74	3,865.21	3,640.46	3,413.49	74	259.24	244.77	229.20

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 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,336.96	4,085.51	3,831.83	75	290.39	273.70	257.01
76	4,879.91	4,597.31	4,314.71	76	327.11	308.19	289.28
77	5,489.63	5,173.64	4,855.44	77	368.27	347.13	326.00
78	6,177.22	5,821.18	5,465.15	78	413.89	390.53	366.05
79	6,949.37	6,551.06	6,150.52	79	465.07	438.37	411.67
				80	522.93	492.89	461.73
				81	588.57	555.19	519.59
				82	662.00	624.18	585.23
				83	744.34	702.06	657.55
				84	837.80	788.84	739.89
				85	941.27	886.75	832.23
				86	1,059.21	998.01	936.82
				87	1,191.61	1,122.63	1,053.64
				88	1,340.70	1,262.81	1,186.04
				89	1,508.70	1,420.80	1,334.02
				90	1,696.73	1,598.82	1,499.80
				91	1,909.24	1,797.98	1,687.83
				92	2,147.34	2,022.73	1,898.12
				93	2,415.48	2,275.29	2,136.21
				94	2,717.00	2,560.12	2,403.24
				95	3,057.46	2,880.55	2,702.53
				96	3,439.08	3,239.92	3,040.77
				97	3,868.55	3,644.92	3,421.28
				98	4,352.54	4,101.09	3,848.52
				99	4,896.60	4,612.89	4,329.17

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	547.40	520.70	494.00	18-44	36.72	35.60	33.38
45-49	649.77	618.61	585.23	45-49	44.50	42.28	40.05
50-54	767.70	729.87	692.04	50-54	52.29	50.07	47.84
55	1,008.03	961.30	914.57	55	68.98	65.64	62.31
56	1,077.01	1,028.05	976.87	56	73.43	70.09	66.76
57	1,150.44	1,097.03	1,041.40	57	79.00	74.54	71.21
58	1,230.55	1,170.47	1,108.16	58	83.45	80.11	75.66
59	1,312.88	1,248.35	1,181.59	59	89.01	85.67	81.22
60	1,401.89	1,330.68	1,259.48	60	93.46	90.12	85.67
61	1,495.35	1,419.69	1,346.26	61	100.14	96.80	91.23
62	1,593.26	1,515.38	1,437.49	62	106.81	102.36	97.91
63	1,695.62	1,615.51	1,533.18	63	113.49	109.04	103.47
64	1,806.88	1,722.32	1,637.76	64	121.27	116.82	110.15
65	1,924.82	1,835.81	1,746.80	65	129.06	123.50	116.82
66	2,122.86	2,024.95	1,924.82	66	142.41	136.85	129.06
67	2,340.93	2,231.90	2,120.64	67	156.88	150.20	142.41
68	2,581.26	2,458.87	2,336.48	68	172.45	165.78	156.88
69	2,846.06	2,710.32	2,574.58	69	190.26	182.47	173.57
70	3,135.34	2,986.25	2,834.93	70	209.17	200.27	190.26
71	3,506.95	3,342.28	3,173.17	71	234.76	224.75	213.62
72	3,923.07	3,738.37	3,551.46	72	262.58	251.45	238.10
73	4,388.14	4,181.19	3,974.25	73	293.73	280.38	267.03
74	4,906.62	4,677.42	4,448.22	74	328.22	313.76	298.18

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	5,487.40	5,231.50	4,975.60	75	367.16	350.47	332.67
76	6,174.99	5,887.94	5,600.89	76	413.89	394.98	374.95
77	6,947.15	6,624.49	6,301.83	77	465.07	443.93	421.68
78	7,817.21	7,454.50	7,089.56	78	522.93	498.45	473.97
79	8,796.31	8,386.87	7,977.42	79	588.57	560.76	532.94
				80	660.89	629.74	598.58
				81	744.34	708.73	674.24
				82	836.68	797.74	758.80
				83	941.27	896.76	853.37
				84	1,059.21	1,009.14	960.18
				85	1,190.49	1,134.86	1,079.23
				86	1,339.58	1,277.28	1,214.97
				87	1,507.59	1,436.38	1,366.29
				88	1,695.62	1,616.62	1,537.63
				89	1,907.02	1,818.01	1,729.00
				90	2,146.23	2,046.09	1,944.84
				91	2,414.37	2,300.88	2,188.51
				92	2,715.88	2,589.05	2,462.21
				93	3,055.23	2,912.82	2,769.29
				94	3,436.86	3,276.64	3,115.31
				95	3,866.32	3,686.08	3,504.73
				96	4,349.20	4,146.70	3,943.10
				97	4,893.27	4,665.18	4,435.98
				98	5,505.20	5,248.19	4,990.06
				99	6,192.80	5,903.52	5,614.24

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	545.18	511.80	478.42	18-44	36.72	34.49	32.27
45-49	645.31	605.26	565.21	45-49	43.39	41.17	38.94
50-54	761.03	714.30	665.34	50-54	51.18	48.95	45.62
55	961.30	905.67	847.81	55	64.53	61.19	56.74
56	1,014.70	956.85	896.76	56	68.98	65.64	61.19
57	1,072.56	1,010.25	945.72	57	72.32	68.98	64.53
58	1,132.64	1,065.88	996.90	58	76.77	73.43	67.87
59	1,194.94	1,125.96	1,052.53	59	81.22	76.77	72.32
60	1,259.48	1,186.04	1,110.39	60	85.67	81.22	75.66
61	1,332.91	1,255.03	1,177.14	61	91.23	85.67	80.11
62	1,410.79	1,328.46	1,243.90	62	95.68	91.23	84.56
63	1,493.12	1,406.34	1,317.33	63	101.25	95.68	89.01
64	1,579.91	1,488.67	1,392.99	64	106.81	101.25	94.57
65	1,671.14	1,573.23	1,473.10	65	112.37	105.70	99.02
66	1,811.33	1,704.52	1,597.71	66	122.39	114.60	107.92
67	1,962.65	1,846.94	1,729.00	67	132.40	124.61	116.82
68	2,125.09	2,000.48	1,873.64	68	143.53	134.63	125.73
69	2,300.88	2,167.37	2,029.40	69	154.65	145.75	135.74
70	2,492.25	2,345.39	2,198.52	70	166.89	156.88	146.86
71	2,734.80	2,574.58	2,412.14	71	183.58	172.45	161.33
72	2,999.60	2,821.58	2,643.56	72	201.38	189.14	176.91
73	3,291.10	3,095.29	2,899.47	73	220.30	208.06	194.71
74	3,609.31	3,395.69	3,179.84	74	242.55	228.09	213.62

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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,958.67	3,722.80	3,484.70	75	264.80	249.22	233.65
76	4,454.90	4,190.09	3,923.07	76	298.18	280.38	263.69
77	5,013.43	4,715.25	4,412.62	77	334.90	315.98	295.95
78	5,640.94	5,304.93	4,966.70	78	377.18	354.92	332.67
79	6,346.34	5,968.05	5,587.53	79	423.90	399.43	374.95
80		6,713.50	6,286.25	80		448.38	420.57
81		7,554.63	7,073.98	81		505.13	473.97
82		8,498.13	7,959.62	82		567.43	532.94
83		9,559.56	8,956.52	83		638.64	598.58
84		10,754.50	10,078.03	84		718.75	673.13

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	658.67	620.84	583.01	18-44	45.62	43.39	40.05
45-49	783.28	736.55	689.82	45-49	53.41	51.18	47.84
50-54	930.14	872.29	814.43	50-54	62.31	58.97	55.63
55	1,183.82	1,117.06	1,050.31	55	80.11	75.66	70.09
56	1,252.80	1,181.59	1,110.39	56	84.56	80.11	74.54
57	1,324.01	1,248.35	1,172.69	57	90.12	84.56	79.00
58	1,399.67	1,319.56	1,237.22	58	94.57	89.01	83.45
59	1,479.77	1,392.99	1,306.21	59	100.14	94.57	87.90
60	1,562.11	1,470.87	1,377.41	60	104.59	99.02	92.35
61	1,651.12	1,555.43	1,457.52	61	111.26	105.70	97.91
62	1,744.57	1,642.21	1,539.85	62	117.94	111.26	103.47
63	1,842.48	1,735.67	1,626.64	63	123.50	116.82	109.04
64	1,944.84	1,833.58	1,720.10	64	131.29	123.50	115.71
65	2,053.88	1,935.94	1,815.78	65	137.96	130.18	121.27
66	2,229.67	2,102.84	1,971.55	66	150.20	141.30	132.40
67	2,421.04	2,280.85	2,138.44	67	163.55	153.54	143.53
68	2,627.99	2,474.45	2,320.91	68	176.91	166.89	155.77
69	2,852.74	2,685.84	2,516.73	69	192.48	181.36	169.12
70	3,095.29	2,912.82	2,730.35	70	208.06	195.82	183.58
71	3,402.37	3,202.10	3,001.83	71	229.20	215.85	202.50
72	3,740.60	3,520.30	3,300.01	72	251.45	236.99	222.52
73	4,112.21	3,869.66	3,627.11	73	275.93	260.35	243.66
74	4,519.43	4,252.40	3,985.37	74	303.74	285.94	268.14
75	4,966.70	4,672.97	4,379.24	75	332.67	313.76	293.73
76	5,589.76	5,258.20	4,928.87	76	374.95	353.81	330.45
77	6,288.48	5,916.87	5,547.48	77	421.68	397.20	371.61
78	7,076.21	6,657.87	6,241.75	78	473.97	446.16	418.34
79	7,961.85	7,492.33	7,022.80	79	532.94	501.79	470.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	878.96	827.78	776.60	18-44	58.97	55.63	52.29
45-49	1,034.73	976.87	916.79	45-49	70.09	66.76	62.31
50-54	1,214.97	1,148.22	1,079.23	50-54	82.33	77.88	72.32
55	1,582.13	1,490.90	1,397.44	55	105.70	100.14	93.46
56	1,668.92	1,573.23	1,477.55	56	112.37	106.81	99.02
57	1,760.15	1,660.02	1,559.88	57	119.05	112.37	104.59
58	1,858.06	1,751.25	1,646.67	58	125.73	117.94	110.15
59	1,958.20	1,849.16	1,737.90	59	132.40	124.61	116.82
60	2,065.01	1,949.30	1,833.58	60	139.08	131.29	122.39
61	2,182.94	2,060.56	1,935.94	61	146.86	139.08	130.18
62	2,305.33	2,176.27	2,044.98	62	155.77	146.86	136.85
63	2,436.62	2,296.43	2,158.47	63	163.55	154.65	144.64
64	2,572.36	2,425.49	2,278.63	64	172.45	163.55	152.43
65	2,717.00	2,561.23	2,403.24	65	181.36	171.34	160.22
66	2,957.32	2,788.20	2,616.86	66	198.04	186.92	174.68
67	3,219.90	3,032.98	2,846.06	67	215.85	203.61	190.26
68	3,502.50	3,302.23	3,097.51	68	234.76	221.41	208.06
69	3,811.81	3,591.51	3,371.21	69	255.90	241.44	225.86
70	4,147.82	3,907.49	3,667.17	70	278.15	262.58	245.89
71	4,570.61	4,305.81	4,041.00	71	307.08	289.28	271.48
72	5,033.45	4,741.95	4,450.45	72	337.12	318.21	298.18
73	5,543.03	5,222.60	4,902.17	73	371.61	350.47	328.22
74	6,106.01	5,752.20	5,398.39	74	409.44	386.08	361.60
75	6,724.62	6,335.21	5,945.80	75	449.50	423.90	397.20
76	7,567.98	7,129.61	6,691.25	76	506.24	477.31	447.27
77	8,513.70	8,021.93	7,527.93	77	569.66	536.28	502.90
78	9,579.59	9,025.50	8,469.20	78	639.75	603.04	566.32
79	10,778.98	10,153.69	9,528.40	79	719.86	678.69	636.41

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,132.64	1,083.68	1,032.50	18-44	76.77	73.43	68.98
45-49	1,355.16	1,292.85	1,230.55	45-49	91.23	87.90	82.33
50-54	1,617.74	1,542.08	1,464.20	50-54	107.92	103.47	97.91
55	2,082.81	1,982.67	1,880.31	55	139.08	133.51	126.84
56	2,198.52	2,093.93	1,987.12	56	146.86	141.30	134.63
57	2,320.91	2,209.65	2,098.39	57	155.77	149.09	141.30
58	2,449.97	2,334.26	2,214.10	58	164.67	156.88	149.09
59	2,585.71	2,463.32	2,338.71	59	173.57	165.78	157.99
60	2,728.12	2,599.06	2,467.77	60	182.47	174.68	165.78
61	2,881.66	2,743.70	2,607.96	61	193.59	184.69	175.79
62	3,039.65	2,897.24	2,752.60	62	203.61	194.71	184.69
63	3,208.77	3,057.46	2,906.14	63	214.73	205.83	195.82
64	3,386.79	3,228.80	3,068.58	64	226.97	216.96	205.83
65	3,573.71	3,406.82	3,239.92	65	239.21	228.09	216.96
66	3,883.01	3,700.55	3,520.30	66	260.35	248.11	235.87
67	4,216.80	4,018.75	3,820.71	67	282.60	269.25	255.90
68	4,577.28	4,363.66	4,150.04	68	305.97	292.62	278.15
69	4,971.15	4,739.72	4,506.08	69	332.67	317.09	301.52
70	5,398.39	5,144.72	4,891.04	70	360.49	343.80	327.11
71	5,927.99	5,649.84	5,371.69	71	396.09	378.29	359.37
72	6,506.55	6,203.92	5,899.07	72	435.03	415.00	394.98
73	7,142.97	6,811.41	6,477.62	73	477.31	455.06	432.81
74	7,841.69	7,476.75	7,114.04	74	524.04	500.68	475.09
75	8,607.16	8,208.85	7,810.53	75	575.22	548.52	520.70
76	9,684.17	9,236.90	8,787.41	76	647.54	617.50	586.35
77	10,896.92	10,389.57	9,884.44	77	728.76	694.27	659.78
78	12,258.75	11,689.10	11,119.44	78	818.88	781.05	742.11
79	13,791.93	13,151.07	12,507.98	79	921.24	878.96	835.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.55	229.20	213.62	18-44	17.80	16.69	15.58
45-49	282.60	269.25	251.45	45-49	21.14	20.03	17.80
50-54	327.11	311.53	293.73	50-54	23.36	22.25	20.03
55	447.27	418.34	389.41	55	30.04	28.93	26.70
56	478.42	449.50	418.34	56	32.27	31.15	28.93
57	511.80	480.65	445.04	57	34.49	33.38	31.15
58	547.40	511.80	476.20	58	37.83	35.60	33.38
59	585.23	547.40	509.58	59	40.05	37.83	35.60
60	625.29	585.23	542.95	60	42.28	40.05	37.83
61	669.79	627.51	583.01	61	45.62	43.39	41.17
62	718.75	672.02	625.29	62	48.95	46.73	43.39
63	767.70	720.97	672.02	63	52.29	48.95	46.73
64	821.11	772.15	720.97	64	55.63	52.29	50.07
65	878.96	825.56	772.15	65	58.97	55.63	52.29
66	963.52	905.67	845.58	66	65.64	61.19	57.86
67	1,054.76	990.22	925.69	67	71.21	67.87	63.42
68	1,152.67	1,083.68	1,014.70	68	77.88	73.43	68.98
69	1,261.70	1,186.04	1,110.39	69	85.67	81.22	75.66
70	1,379.64	1,297.31	1,214.97	70	93.46	87.90	82.33
71	1,539.85	1,448.62	1,357.39	71	104.59	99.02	92.35
72	1,717.87	1,615.51	1,513.15	72	116.82	110.15	102.36
73	1,918.14	1,802.43	1,688.94	73	130.18	122.39	114.60
74	2,138.44	2,011.60	1,884.76	74	144.64	135.74	126.84

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,385.44	2,243.02	2,100.61	75	160.22	151.32	141.30
76	2,685.84	2,525.63	2,365.41	76	180.24	170.23	159.10
77	3,021.85	2,841.61	2,663.59	77	203.61	191.37	179.13
78	3,397.92	3,197.65	2,997.38	78	228.09	215.85	201.38
79	3,825.16	3,600.41	3,373.44	79	257.01	242.55	225.86
80		4,049.91	3,796.23	80	288.17	271.48	253.68
81		4,557.26	4,272.43	81	324.88	305.97	285.94
82		5,126.91	4,804.26	82	364.94	343.80	321.54
83		5,767.78	5,405.07	83	410.55	387.19	361.60
84		6,488.75	6,079.31	84	461.73	435.03	407.22
				85	518.48	488.44	457.28
				86	584.12	549.63	515.14
				87	656.44	618.61	579.67
				88	738.77	696.49	651.99
				89	831.12	783.28	733.21
				90	934.59	881.19	824.45
				91	1,051.42	990.22	927.92
				92	1,182.71	1,114.84	1,043.63
				93	1,330.68	1,253.91	1,173.81
				94	1,497.58	1,410.79	1,320.67
				95	1,684.49	1,586.58	1,485.34
				96	1,894.78	1,784.63	1,671.14
				97	2,131.76	2,008.26	1,880.31
				98	2,397.68	2,258.60	2,115.07
				99	2,696.97	2,541.20	2,378.76

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	280.38	262.58	244.77	18-44	20.03	18.91	17.80
45-49	331.56	311.53	291.50	45-49	23.36	22.25	21.14
50-54	387.19	364.94	342.68	50-54	26.70	25.59	23.36
55	534.05	498.45	462.85	55	35.60	34.49	32.27
56	571.88	534.05	496.22	56	38.94	37.83	34.49
57	609.71	571.88	531.83	57	41.17	40.05	36.72
58	651.99	611.94	569.66	58	44.50	42.28	40.05
59	696.49	654.22	609.71	59	47.84	45.62	42.28
60	743.22	698.72	651.99	60	50.07	47.84	44.50
61	796.63	747.67	698.72	61	54.52	51.18	47.84
62	852.26	801.08	747.67	62	57.86	55.63	51.18
63	910.12	856.71	798.86	63	62.31	58.97	54.52
64	974.65	916.79	856.71	64	65.64	63.42	58.97
65	1,041.40	979.10	914.57	65	70.09	66.76	62.31
66	1,145.99	1,079.23	1,008.03	66	77.88	73.43	68.98
67	1,261.70	1,186.04	1,110.39	67	85.67	81.22	75.66
68	1,388.54	1,306.21	1,221.65	68	93.46	89.01	82.33
69	1,526.50	1,437.49	1,344.03	69	102.36	96.80	91.23
70	1,677.82	1,579.91	1,479.77	70	112.37	105.70	99.02
71	1,875.86	1,766.83	1,655.57	71	125.73	119.05	111.26
72	2,098.39	1,976.00	1,851.39	72	141.30	133.51	124.61
73	2,345.39	2,209.65	2,069.46	73	157.99	149.09	139.08
74	2,621.31	2,470.00	2,314.23	74	176.91	166.89	155.77

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	2,930.62	2,759.28	2,587.93	75	196.93	185.81	173.57
76	3,300.01	3,106.41	2,912.82	76	222.52	209.17	195.82
77	3,711.67	3,495.83	3,277.75	77	249.22	235.87	220.30
78	4,176.74	3,931.97	3,687.19	78	280.38	264.80	248.11
79	4,701.90	4,425.97	4,147.82	79	314.87	297.07	278.15
				80	353.81	333.78	312.64
				81	398.31	376.06	351.59
				82	448.38	422.79	396.09
				83	504.01	475.09	445.04
				84	566.32	534.05	500.68
				85	636.41	599.70	561.87
				86	716.52	675.36	633.08
				87	805.53	759.91	712.07
				88	906.78	854.49	801.08
				89	1,020.26	961.30	900.10
				90	1,147.10	1,081.46	1,013.59
				91	1,290.63	1,216.08	1,139.31
				92	1,451.96	1,368.51	1,281.73
				93	1,633.31	1,538.74	1,441.94
				94	1,838.03	1,731.22	1,622.19
				95	2,067.23	1,948.18	1,824.68
				96	2,325.36	2,191.84	2,052.77
				97	2,615.75	2,465.55	2,309.78
				98	2,942.86	2,773.74	2,597.95
				99	3,311.13	3,119.76	2,922.83

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	347.13	324.88	300.41	18-44	23.36	22.25	21.14
45-49	407.22	382.74	358.26	45-49	28.93	26.70	25.59
50-54	473.97	449.50	425.02	50-54	33.38	31.15	28.93
55	669.79	634.19	596.36	55	45.62	43.39	40.05
56	718.75	678.69	638.64	56	48.95	46.73	43.39
57	767.70	725.42	680.92	57	52.29	50.07	46.73
58	821.11	774.38	725.42	58	55.63	53.41	50.07
59	878.96	827.78	774.38	59	60.08	56.74	53.41
60	939.04	883.41	825.56	60	63.42	60.08	56.74
61	1,005.80	945.72	885.64	61	67.87	64.53	61.19
62	1,074.78	1,012.48	950.17	62	73.43	68.98	64.53
63	1,148.22	1,083.68	1,016.93	63	77.88	73.43	68.98
64	1,228.32	1,161.57	1,090.36	64	83.45	79.00	73.43
65	1,312.88	1,241.67	1,168.24	65	89.01	83.45	77.88
66	1,453.07	1,372.96	1,292.85	66	99.02	92.35	86.78
67	1,608.84	1,517.60	1,426.37	67	109.04	102.36	95.68
68	1,777.95	1,677.82	1,575.46	68	120.16	113.49	105.70
69	1,967.10	1,855.84	1,742.35	69	132.40	125.73	116.82
70	2,176.27	2,049.43	1,922.59	70	145.75	137.96	129.06
71	2,443.29	2,300.88	2,158.47	71	163.55	155.77	145.75
72	2,741.47	2,583.48	2,423.27	72	183.58	173.57	162.44
73	3,077.48	2,897.24	2,719.22	73	206.95	194.71	182.47
74	3,453.55	3,253.28	3,053.01	74	231.42	219.18	204.72

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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	3,874.11	3,649.37	3,424.62	75	259.24	244.77	229.20
76	4,361.44	4,107.76	3,854.09	76	292.62	275.93	258.13
77	4,906.62	4,621.79	4,336.96	77	328.22	310.42	290.39
78	5,523.00	5,200.35	4,879.91	78	369.39	348.25	327.11
79	6,215.05	5,852.34	5,489.63	79	415.00	391.64	367.16
				80	466.18	439.48	412.78
				81	525.15	495.11	465.07
				82	590.80	556.31	522.93
				83	664.23	626.40	587.46
				84	747.67	704.28	660.89
				85	840.02	792.18	743.22
				86	945.72	891.20	836.68
				87	1,063.66	1,003.58	941.27
				88	1,196.06	1,128.19	1,059.21
				89	1,346.26	1,269.49	1,191.61
				90	1,514.26	1,428.59	1,339.58
				91	1,703.41	1,606.61	1,507.59
				92	1,915.92	1,806.88	1,695.62
				93	2,156.24	2,032.74	1,907.02
				94	2,425.49	2,287.53	2,146.23
				95	2,728.12	2,573.47	2,414.37
				96	3,069.70	2,895.02	2,715.88
				97	3,452.43	3,256.61	3,055.23
				98	3,884.13	3,663.83	3,436.86
				99	4,370.34	4,121.11	3,866.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	442.82	418.34	393.86	18-44	30.04	28.93	27.82
45-49	531.83	502.90	473.97	45-49	36.72	35.60	33.38
50-54	634.19	600.81	567.43	50-54	42.28	41.17	38.94
55	867.84	827.78	787.73	55	58.97	56.74	53.41
56	927.92	885.64	843.36	56	63.42	61.19	57.86
57	992.45	945.72	901.22	57	67.87	65.64	61.19
58	1,059.21	1,010.25	961.30	58	72.32	70.09	65.64
59	1,132.64	1,079.23	1,028.05	59	77.88	74.54	70.09
60	1,208.30	1,152.67	1,097.03	60	82.33	79.00	74.54
61	1,295.08	1,235.00	1,174.92	61	87.90	84.56	80.11
62	1,386.31	1,321.78	1,257.25	62	94.57	90.12	85.67
63	1,484.22	1,415.24	1,344.03	63	100.14	96.80	91.23
64	1,591.03	1,515.38	1,437.49	64	106.81	102.36	97.91
65	1,702.30	1,619.96	1,537.63	65	113.49	109.04	103.47
66	1,875.86	1,786.85	1,695.62	66	125.73	120.16	114.60
67	2,067.23	1,969.32	1,869.19	67	137.96	132.40	125.73
68	2,278.63	2,169.59	2,060.56	68	152.43	146.86	139.08
69	2,512.28	2,392.11	2,269.73	69	168.00	161.33	153.54
70	2,765.95	2,634.66	2,501.15	70	184.69	176.91	168.00
71	3,097.51	2,952.87	2,803.78	71	206.95	198.04	188.03
72	3,466.90	3,306.68	3,142.01	72	232.54	222.52	211.40
73	3,883.01	3,702.77	3,520.30	73	260.35	248.11	235.87
74	4,345.86	4,145.59	3,943.10	74	291.50	278.15	263.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI

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	4,864.34	4,641.82	4,417.07	75	326.00	310.42	294.84
76	5,474.05	5,222.60	4,968.92	76	367.16	349.36	332.67
77	6,159.42	5,876.81	5,589.76	77	412.78	393.86	373.84
78	6,931.57	6,611.14	6,288.48	78	463.96	442.82	420.57
79	7,799.41	7,438.92	7,073.98	79	521.81	498.45	472.86
				80	586.35	559.64	531.83
				81	659.78	629.74	598.58
				82	742.11	708.73	673.13
				83	835.57	796.63	756.58
				84	939.04	895.65	851.15
				85	1,055.87	1,006.91	956.85
				86	1,188.27	1,133.75	1,077.01
				87	1,337.36	1,275.05	1,211.63
				88	1,504.25	1,434.16	1,362.95
				89	1,692.28	1,613.29	1,533.18
				90	1,903.68	1,814.67	1,724.55
				91	2,140.66	2,041.64	1,940.39
				92	2,408.80	2,297.54	2,182.94
				93	2,709.21	2,584.60	2,455.53
				94	3,048.56	2,907.25	2,762.61
				95	3,429.07	3,269.97	3,107.52
				96	3,857.42	3,679.41	3,495.83
				97	4,340.30	4,138.91	3,933.08
				98	4,882.14	4,656.28	4,424.86
				99	5,492.96	5,238.17	4,977.82

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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	460.62	436.14	411.67	18-44	32.27	30.04	27.82
45-49	545.18	514.03	485.10	45-49	38.94	36.72	33.38
50-54	640.86	605.26	567.43	50-54	44.50	42.28	38.94
55	847.81	796.63	745.45	55	56.74	53.41	50.07
56	896.76	843.36	789.95	56	61.19	56.74	53.41
57	950.17	892.31	834.46	57	64.53	60.08	56.74
58	1,003.58	943.49	883.41	58	67.87	64.53	60.08
59	1,061.43	999.13	932.37	59	72.32	67.87	63.42
60	1,121.51	1,054.76	985.77	60	75.66	71.21	66.76
61	1,188.27	1,117.06	1,043.63	61	80.11	75.66	71.21
62	1,259.48	1,183.82	1,105.94	62	85.67	80.11	75.66
63	1,332.91	1,252.80	1,170.47	63	90.12	84.56	80.11
64	1,410.79	1,326.23	1,237.22	64	95.68	90.12	84.56
65	1,493.12	1,401.89	1,308.43	65	100.14	94.57	89.01
66	1,619.96	1,522.05	1,421.92	66	109.04	103.47	96.80
67	1,755.70	1,651.12	1,542.08	67	117.94	111.26	104.59
68	1,904.79	1,791.30	1,673.37	68	127.95	121.27	113.49
69	2,065.01	1,942.62	1,815.78	69	139.08	131.29	122.39
70	2,238.57	2,105.06	1,969.32	70	150.20	141.30	132.40
71	2,458.87	2,312.01	2,162.92	71	165.78	155.77	145.75
72	2,699.20	2,536.75	2,374.31	72	181.36	170.23	160.22
73	2,961.77	2,783.75	2,605.74	73	198.04	186.92	175.79
74	3,251.05	3,055.23	2,859.41	74	218.07	205.83	192.48

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	3,567.03	3,353.41	3,137.56	75	238.10	224.75	210.28
76	4,014.30	3,773.98	3,531.43	76	268.14	253.68	236.99
77	4,514.98	4,245.73	3,974.25	77	301.52	284.83	267.03
78	5,077.96	4,775.33	4,472.70	78	339.35	320.43	299.29
79	5,709.92	5,371.69	5,031.23	79	382.74	359.37	337.12
80		6,041.48	5,660.97	80		403.88	378.29
81		6,798.06	6,370.81	81		455.06	426.13
82		7,650.32	7,167.44	82		511.80	479.54
83		8,607.16	8,064.21	83		575.22	538.50
84		9,684.17	9,074.46	84		647.54	606.37

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	562.98	529.60	496.22	18-44	37.83	35.60	33.38
45-49	665.34	627.51	587.46	45-49	45.62	42.28	40.05
50-54	783.28	738.77	694.27	50-54	53.41	50.07	46.73
55	1,032.50	974.65	916.79	55	70.09	65.64	61.19
56	1,094.81	1,032.50	972.42	56	74.54	70.09	65.64
57	1,159.34	1,094.81	1,028.05	57	79.00	73.43	68.98
58	1,228.32	1,157.12	1,088.13	58	83.45	77.88	73.43
59	1,301.76	1,226.10	1,150.44	59	87.90	82.33	76.77
60	1,377.41	1,297.31	1,217.20	60	92.35	86.78	81.22
61	1,459.75	1,375.19	1,290.63	61	97.91	92.35	86.78
62	1,544.30	1,455.30	1,364.06	62	103.47	97.91	91.23
63	1,635.54	1,539.85	1,444.17	63	110.15	103.47	96.80
64	1,731.22	1,631.09	1,528.73	64	115.71	110.15	102.36
65	1,831.36	1,724.55	1,617.74	65	122.39	115.71	107.92
66	1,989.35	1,873.64	1,757.93	66	133.51	125.73	117.94
67	2,160.69	2,033.85	1,909.24	67	144.64	136.85	127.95
68	2,345.39	2,209.65	2,073.91	68	157.99	149.09	139.08
69	2,545.66	2,398.79	2,251.93	69	171.34	161.33	151.32
70	2,763.73	2,603.51	2,443.29	70	185.81	174.68	163.55
71	3,041.88	2,863.86	2,688.07	71	204.72	192.48	180.24
72	3,344.51	3,150.92	2,952.87	72	224.75	211.40	198.04
73	3,678.29	3,464.67	3,246.60	73	247.00	232.54	218.07
74	4,047.68	3,809.58	3,569.26	74	271.48	255.90	239.21
75	4,450.45	4,187.87	3,923.07	75	297.07	280.38	262.58
76	5,006.75	4,713.02	4,414.84	76	334.90	315.98	295.95
77	5,634.26	5,302.71	4,966.70	77	376.06	354.92	332.67
78	6,337.44	5,963.60	5,589.76	78	423.90	399.43	373.84
79	7,129.61	6,711.27	6,288.48	79	476.20	448.38	420.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	718.75	678.69	636.41	18-44	48.95	46.73	43.39
45-49	858.94	809.98	758.80	45-49	58.97	55.63	52.29
50-54	1,023.60	963.52	903.44	50-54	68.98	65.64	61.19
55	1,368.51	1,283.95	1,199.40	55	91.23	86.78	81.22
56	1,448.62	1,359.61	1,270.60	56	96.80	92.35	86.78
57	1,530.95	1,437.49	1,344.03	57	102.36	97.91	91.23
58	1,619.96	1,522.05	1,424.14	58	109.04	103.47	96.80
59	1,713.42	1,611.06	1,506.48	59	114.60	109.04	102.36
60	1,811.33	1,702.30	1,593.26	60	121.27	114.60	107.92
61	1,918.14	1,804.66	1,691.17	61	129.06	122.39	114.60
62	2,031.63	1,911.47	1,791.30	62	136.85	129.06	121.27
63	2,151.79	2,024.95	1,900.34	63	144.64	136.85	127.95
64	2,276.40	2,145.11	2,013.83	64	152.43	144.64	135.74
65	2,409.92	2,271.95	2,133.99	65	161.33	152.43	142.41
66	2,623.54	2,472.22	2,323.13	66	175.79	166.89	155.77
67	2,854.96	2,690.29	2,525.63	67	191.37	181.36	169.12
68	3,108.64	2,928.39	2,748.15	68	208.06	196.93	184.69
69	3,382.34	3,184.29	2,988.47	69	226.97	214.73	200.27
70	3,680.52	3,464.67	3,248.83	70	245.89	232.54	218.07
71	4,056.58	3,820.71	3,582.61	71	271.48	257.01	240.32
72	4,470.47	4,210.12	3,947.55	72	299.29	282.60	264.80
73	4,926.64	4,639.59	4,350.31	73	329.33	311.53	292.62
74	5,429.54	5,113.56	4,795.36	74	362.71	342.68	321.54
75	5,983.62	5,634.26	5,282.68	75	399.43	377.18	353.81
76	6,731.30	6,339.66	5,945.80	76	449.50	425.02	398.31
77	7,572.43	7,131.84	6,689.02	77	506.24	477.31	448.38
78	8,518.15	8,024.15	7,527.93	78	569.66	537.39	504.01
79	9,584.04	9,025.50	8,469.20	79	640.86	604.15	566.32

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	954.62	907.89	858.94	18-44	64.53	62.31	58.97
45-49	1,150.44	1,094.81	1,034.73	45-49	77.88	74.54	71.21
50-54	1,384.09	1,315.11	1,243.90	50-54	92.35	89.01	84.56
55	1,820.23	1,737.90	1,655.57	55	122.39	116.82	111.26
56	1,927.04	1,840.26	1,753.48	56	130.18	124.61	117.94
57	2,038.30	1,947.07	1,855.84	57	136.85	131.29	125.73
58	2,156.24	2,058.33	1,962.65	58	144.64	139.08	132.40
59	2,278.63	2,178.49	2,076.13	59	153.54	146.86	140.19
60	2,409.92	2,303.11	2,196.30	60	161.33	154.65	147.98
61	2,547.88	2,434.39	2,320.91	61	171.34	163.55	156.88
62	2,694.75	2,572.36	2,449.97	62	181.36	173.57	165.78
63	2,848.29	2,717.00	2,585.71	63	191.37	182.47	174.68
64	3,008.50	2,870.54	2,730.35	64	202.50	193.59	183.58
65	3,179.84	3,030.75	2,881.66	65	213.62	203.61	193.59
66	3,455.77	3,295.56	3,133.11	66	232.54	221.41	210.28
67	3,756.18	3,580.38	3,404.59	67	252.56	240.32	228.09
68	4,083.28	3,891.92	3,700.55	68	273.70	261.46	248.11
69	4,437.09	4,230.15	4,023.20	69	297.07	283.72	269.25
70	4,819.83	4,595.09	4,370.34	70	321.54	307.08	291.50
71	5,298.26	5,051.26	4,804.26	71	353.81	338.23	320.43
72	5,821.18	5,551.93	5,280.45	72	389.41	371.61	352.70
73	6,397.52	6,101.56	5,803.38	73	427.24	408.33	387.19
74	7,029.48	6,704.60	6,379.71	74	470.63	448.38	426.13
75	7,723.75	7,367.71	7,009.45	75	516.25	491.77	467.30
76	8,691.72	8,291.18	7,886.19	76	580.78	554.08	526.27
77	9,779.86	9,325.91	8,871.96	77	653.10	623.06	591.91
78	11,003.73	10,491.93	9,980.13	78	735.44	700.95	666.45
79	12,381.14	11,804.81	11,228.48	79	826.67	787.73	748.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	291.50	278.15	262.58	18-44	21.14	20.03	17.80
45-49	349.36	329.33	309.31	45-49	25.59	24.48	22.25
50-54	416.12	389.41	362.71	50-54	28.93	27.82	25.59
55	540.73	509.58	476.20	55	37.83	35.60	33.38
56	578.56	542.95	507.35	56	40.05	37.83	35.60
57	616.39	578.56	538.50	57	43.39	40.05	37.83
58	658.67	616.39	574.11	58	45.62	42.28	40.05
59	700.95	656.44	609.71	59	47.84	44.50	42.28
60	747.67	698.72	647.54	60	50.07	46.73	43.39
61	796.63	745.45	692.04	61	53.41	50.07	46.73
62	847.81	794.40	738.77	62	57.86	54.52	50.07
63	903.44	845.58	787.73	63	61.19	57.86	53.41
64	961.30	901.22	838.91	64	65.64	62.31	57.86
65	1,021.38	959.07	894.54	65	68.98	65.64	61.19
66	1,123.74	1,054.76	983.55	66	75.66	72.32	67.87
67	1,232.77	1,157.12	1,081.46	67	83.45	79.00	74.54
68	1,352.94	1,270.60	1,186.04	68	91.23	86.78	81.22
69	1,486.45	1,395.21	1,303.98	69	100.14	94.57	89.01
70	1,631.09	1,530.95	1,430.82	70	109.04	103.47	96.80
71	1,813.56	1,702.30	1,591.03	71	121.27	115.71	107.92
72	2,018.28	1,893.66	1,769.05	72	134.63	127.95	120.16
73	2,243.02	2,105.06	1,967.10	73	150.20	142.41	133.51
74	2,492.25	2,340.93	2,187.39	74	166.89	157.99	147.98

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	2,770.40	2,601.29	2,429.94	75	184.69	174.68	163.55
76	3,115.31	2,926.17	2,737.02	76	208.06	196.93	184.69
77	3,504.73	3,293.33	3,079.71	77	234.76	221.41	206.95
78	3,940.87	3,702.77	3,464.67	78	263.69	249.22	232.54
79	4,430.42	4,165.62	3,900.82	79	297.07	279.27	261.46
80		4,684.09	4,388.14	80	333.78	313.76	293.73
81		5,271.55	4,937.77	81	376.06	353.81	330.45
82		5,932.44	5,556.38	82	422.79	397.20	371.61
83		6,675.67	6,252.88	83	475.09	446.16	418.34
84		7,512.35	7,036.16	84	534.05	501.79	470.63
				85	599.70	564.09	528.49
				86	675.36	635.30	595.25
				87	759.91	714.30	669.79
				88	854.49	803.31	753.24
				89	961.30	904.55	846.70
				90	1,081.46	1,016.93	952.40
				91	1,216.08	1,143.76	1,071.44
				92	1,368.51	1,287.29	1,206.07
				93	1,538.74	1,447.51	1,356.27
				94	1,731.22	1,628.86	1,526.50
				95	1,948.18	1,832.47	1,716.76
				96	2,191.84	2,061.67	1,931.49
				97	2,465.55	2,318.68	2,172.93
				98	2,773.74	2,609.07	2,444.41
				99	3,119.76	2,935.07	2,749.26

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	360.49	336.01	311.53	18-44	24.48	23.36	22.25
45-49	431.69	402.77	371.61	45-49	30.04	28.93	26.70
50-54	511.80	478.42	442.82	50-54	34.49	33.38	31.15
55	649.77	614.16	576.33	55	44.50	42.28	38.94
56	694.27	656.44	614.16	56	47.84	45.62	42.28
57	741.00	698.72	654.22	57	51.18	47.84	44.50
58	789.95	743.22	696.49	58	53.41	51.18	47.84
59	841.13	792.18	741.00	59	56.74	54.52	51.18
60	896.76	843.36	787.73	60	60.08	56.74	53.41
61	956.85	898.99	838.91	61	64.53	61.19	57.86
62	1,016.93	956.85	892.31	62	68.98	64.53	61.19
63	1,083.68	1,016.93	950.17	63	73.43	68.98	65.64
64	1,152.67	1,081.46	1,010.25	64	77.88	73.43	68.98
65	1,226.10	1,150.44	1,074.78	65	82.33	77.88	73.43
66	1,348.49	1,266.15	1,183.82	66	91.23	85.67	81.22
67	1,484.22	1,392.99	1,303.98	67	100.14	94.57	89.01
68	1,631.09	1,533.18	1,435.27	68	110.15	103.47	97.91
69	1,793.53	1,686.72	1,582.13	69	121.27	113.49	106.81
70	1,971.55	1,855.84	1,740.12	70	132.40	124.61	116.82
71	2,202.97	2,073.91	1,944.84	71	147.98	140.19	131.29
72	2,461.10	2,316.46	2,171.82	72	165.78	155.77	145.75
73	2,748.15	2,587.93	2,425.49	73	184.69	173.57	163.55
74	3,068.58	2,890.56	2,708.10	74	205.83	193.59	182.47

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	3,426.84	3,226.57	3,024.08	75	229.20	215.85	202.50
76	3,856.31	3,631.56	3,402.37	76	258.13	243.66	228.09
77	4,339.18	4,085.51	3,827.38	77	290.39	273.70	257.01
78	4,882.14	4,595.09	4,305.81	78	327.11	308.19	289.28
79	5,494.08	5,169.19	4,844.31	79	367.16	347.13	324.88
				80	412.78	389.41	364.94
				81	465.07	438.37	410.55
				82	522.93	492.89	461.73
				83	587.46	554.08	519.59
				84	660.89	623.06	584.12
				85	743.22	699.83	656.44
				86	836.68	787.73	738.77
				87	941.27	886.75	831.12
				88	1,059.21	996.90	935.71
				89	1,191.61	1,121.51	1,052.53
				90	1,339.58	1,261.70	1,183.82
				91	1,507.59	1,419.69	1,331.80
				92	1,695.62	1,596.60	1,497.58
				93	1,907.02	1,795.75	1,684.49
				94	2,146.23	2,020.50	1,895.89
				95	2,414.37	2,273.07	2,131.76
				96	2,715.88	2,556.78	2,398.79
				97	3,055.23	2,877.21	2,698.08
				98	3,436.86	3,236.59	3,035.20
				99	3,866.32	3,640.46	3,414.60

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	467.30	440.59	411.67	18-44	31.15	30.04	27.82
45-49	558.53	525.15	491.77	45-49	37.83	36.72	33.38
50-54	667.57	625.29	583.01	50-54	44.50	42.28	40.05
55	830.01	783.28	734.32	55	56.74	53.41	50.07
56	885.64	836.68	783.28	56	61.19	57.86	53.41
57	945.72	892.31	834.46	57	64.53	61.19	56.74
58	1,008.03	950.17	890.09	58	68.98	64.53	61.19
59	1,074.78	1,012.48	947.94	59	72.32	68.98	64.53
60	1,145.99	1,079.23	1,010.25	60	76.77	72.32	67.87
61	1,221.65	1,150.44	1,077.01	61	82.33	77.88	73.43
62	1,299.53	1,223.87	1,145.99	62	87.90	83.45	77.88
63	1,381.86	1,301.76	1,219.42	63	93.46	89.01	82.33
64	1,470.87	1,386.31	1,299.53	64	100.14	94.57	87.90
65	1,564.33	1,473.10	1,381.86	65	105.70	100.14	93.46
66	1,726.77	1,626.64	1,526.50	66	116.82	111.26	103.47
67	1,907.02	1,795.75	1,684.49	67	129.06	121.27	113.49
68	2,102.84	1,982.67	1,860.29	68	141.30	133.51	125.73
69	2,320.91	2,187.39	2,053.88	69	155.77	146.86	137.96
70	2,561.23	2,414.37	2,265.28	70	171.34	161.33	151.32
71	2,877.21	2,712.55	2,543.43	71	192.48	181.36	170.23
72	3,228.80	3,044.11	2,857.19	72	216.96	203.61	191.37
73	3,624.89	3,417.94	3,206.55	73	243.66	229.20	214.73
74	4,069.93	3,836.28	3,600.41	74	272.59	257.01	241.44

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	4,568.38	4,305.81	4,041.00	75	305.97	288.17	270.36
76	5,140.27	4,846.54	4,548.36	76	344.91	324.88	304.86
77	5,783.35	5,451.80	5,118.01	77	387.19	364.94	342.68
78	6,506.55	6,134.94	5,758.88	78	436.14	410.55	384.96
79	7,320.98	6,900.42	6,482.07	79	490.66	461.73	432.81
				80	550.74	518.48	486.21
				81	619.72	584.12	547.40
				82	697.61	656.44	616.39
				83	784.39	738.77	693.16
				84	882.30	831.12	779.94
				85	991.34	934.59	876.74
				86	1,115.95	1,051.42	986.89
				87	1,255.03	1,183.82	1,110.39
				88	1,411.90	1,331.80	1,248.35
				89	1,588.81	1,497.58	1,405.23
				90	1,786.85	1,684.49	1,581.02
				91	2,010.49	1,894.78	1,777.95
				92	2,261.94	2,131.76	2,000.48
				93	2,544.54	2,398.79	2,249.70
				94	2,861.64	2,698.08	2,531.19
				95	3,219.90	3,035.20	2,847.17
				96	3,622.66	3,414.60	3,203.21
				97	4,074.38	3,841.85	3,603.75
				98	4,583.96	4,321.38	4,054.36
				99	5,156.95	4,862.11	4,560.59

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 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	598.58	569.66	538.50	18-44	40.05	38.94	36.72
45-49	709.85	676.47	643.09	45-49	47.84	46.73	43.39
50-54	838.91	803.31	765.48	50-54	56.74	54.52	51.18
55	1,085.91	1,032.50	979.10	55	73.43	70.09	66.76
56	1,157.12	1,101.49	1,043.63	56	79.00	75.66	71.21
57	1,232.77	1,172.69	1,112.61	57	83.45	80.11	75.66
58	1,312.88	1,248.35	1,183.82	58	89.01	84.56	81.22
59	1,397.44	1,330.68	1,261.70	59	94.57	90.12	86.78
60	1,486.45	1,415.24	1,341.81	60	100.14	95.68	91.23
61	1,584.36	1,508.70	1,433.04	61	106.81	102.36	97.91
62	1,686.72	1,606.61	1,526.50	62	113.49	109.04	103.47
63	1,795.75	1,713.42	1,628.86	63	121.27	115.71	110.15
64	1,911.47	1,824.68	1,737.90	64	129.06	123.50	116.82
65	2,033.85	1,942.62	1,851.39	65	136.85	130.18	123.50
66	2,243.02	2,142.89	2,040.53	66	151.32	143.53	136.85
67	2,474.45	2,360.96	2,247.48	67	166.89	159.10	150.20
68	2,728.12	2,601.29	2,474.45	68	183.58	174.68	165.78
69	3,008.50	2,868.31	2,725.90	69	201.38	192.48	183.58
70	3,317.81	3,159.82	3,001.83	70	221.41	211.40	201.38
71	3,711.67	3,535.88	3,357.86	71	248.11	236.99	225.86
72	4,150.04	3,954.22	3,756.18	72	277.04	264.80	252.56
73	4,641.82	4,423.74	4,201.22	73	310.42	295.95	281.49
74	5,191.45	4,946.67	4,699.67	74	347.13	330.45	314.87

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
RIDER: H-COLI
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	5,805.61	5,531.90	5,255.98	75	387.19	369.39	351.59
76	6,533.25	6,223.95	5,914.64	76	436.14	416.12	396.09
77	7,347.69	7,002.78	6,653.42	77	490.66	468.41	445.04
78	8,266.70	7,877.29	7,485.65	78	551.86	526.27	500.68
79	9,299.21	8,863.06	8,422.47	79	620.84	591.91	562.98
				80	697.61	665.34	633.08
				81	785.50	748.79	712.07
				82	883.41	842.25	801.08
				83	993.56	947.94	901.22
				84	1,118.17	1,065.88	1,013.59
				85	1,257.25	1,198.28	1,139.31
				86	1,415.24	1,348.49	1,281.73
				87	1,592.15	1,517.60	1,441.94
				88	1,790.19	1,706.75	1,622.19
				89	2,014.94	1,920.37	1,825.80
				90	2,266.39	2,159.58	2,053.88
				91	2,548.99	2,429.94	2,309.78
				92	2,868.31	2,733.69	2,599.06
				93	3,226.57	3,075.26	2,923.94
				94	3,629.34	3,459.11	3,288.88
				95	4,083.28	3,891.92	3,700.55
				96	4,593.97	4,378.13	4,162.28
				97	5,168.08	4,925.53	4,682.98
				98	5,813.40	5,540.81	5,268.22
				99	6,539.93	6,233.96	5,926.88

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	574.11	542.95	511.80	18-44	40.05	37.83	34.49
45-49	683.14	645.31	605.26	45-49	47.84	44.50	41.17
50-54	809.98	763.25	714.30	50-54	55.63	52.29	48.95
55	1,010.25	954.62	898.99	55	68.98	64.53	60.08
56	1,070.33	1,010.25	950.17	56	73.43	68.98	64.53
57	1,130.41	1,068.11	1,005.80	57	76.77	72.32	67.87
58	1,194.94	1,128.19	1,061.43	58	81.22	76.77	71.21
59	1,263.93	1,192.72	1,121.51	59	85.67	81.22	75.66
60	1,335.13	1,259.48	1,183.82	60	90.12	84.56	79.00
61	1,413.02	1,330.68	1,250.58	61	95.68	90.12	84.56
62	1,493.12	1,406.34	1,319.56	62	101.25	94.57	89.01
63	1,579.91	1,486.45	1,392.99	63	106.81	100.14	94.57
64	1,668.92	1,571.01	1,470.87	64	112.37	105.70	99.02
65	1,764.60	1,657.79	1,550.98	65	117.94	111.26	104.59
66	1,909.24	1,795.75	1,680.04	66	127.95	121.27	113.49
67	2,067.23	1,942.62	1,820.23	67	139.08	131.29	122.39
68	2,234.12	2,102.84	1,969.32	68	150.20	142.41	132.40
69	2,418.82	2,274.18	2,131.76	69	162.44	153.54	143.53
70	2,614.64	2,461.10	2,307.56	70	175.79	165.78	154.65
71	2,870.54	2,701.42	2,532.30	71	193.59	182.47	170.23
72	3,148.69	2,961.77	2,777.08	72	211.40	199.16	186.92
73	3,453.55	3,251.05	3,046.33	73	232.54	218.07	204.72
74	3,787.33	3,564.81	3,342.28	74	254.79	239.21	223.63

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	4,154.49	3,909.72	3,664.94	75	278.15	261.46	244.77
76	4,675.19	4,399.27	4,125.56	76	313.76	294.84	275.93
77	5,260.43	4,951.12	4,641.82	77	352.70	331.56	310.42
78	5,919.09	5,569.73	5,222.60	78	396.09	372.72	349.36
79	6,657.87	6,266.23	5,874.59	79	446.16	419.45	392.75
80		7,049.51	6,608.91	80		470.63	440.59
81		7,932.92	7,434.47	81		529.60	496.22
82		8,923.14	8,364.61	82		596.36	558.53
83		10,037.98	9,408.24	83		670.90	628.63
84		11,293.01	10,583.16	84		754.35	706.51

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

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

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	714.30	672.02	627.51	18-44	48.95	46.73	43.39
45-49	843.36	794.40	741.00	45-49	57.86	55.63	51.18
50-54	992.45	934.59	874.51	50-54	67.87	64.53	60.08
55	1,266.15	1,192.72	1,117.06	55	84.56	80.11	74.54
56	1,337.36	1,259.48	1,179.37	56	90.12	84.56	79.00
57	1,408.57	1,328.46	1,243.90	57	94.57	90.12	83.45
58	1,486.45	1,399.67	1,310.66	58	100.14	94.57	87.90
59	1,566.56	1,475.32	1,384.09	59	105.70	100.14	93.46
60	1,651.12	1,555.43	1,457.52	60	111.26	104.59	97.91
61	1,744.57	1,642.21	1,539.85	61	117.94	111.26	103.47
62	1,840.26	1,735.67	1,626.64	62	124.61	116.82	109.04
63	1,942.62	1,831.36	1,717.87	63	131.29	123.50	115.71
64	2,049.43	1,933.72	1,815.78	64	139.08	130.18	122.39
65	2,162.92	2,040.53	1,915.92	65	145.75	136.85	127.95
66	2,349.84	2,216.32	2,080.58	66	159.10	149.09	139.08
67	2,550.11	2,405.47	2,258.60	67	172.45	161.33	151.32
68	2,768.18	2,610.19	2,449.97	68	186.92	175.79	163.55
69	3,006.28	2,834.93	2,659.14	69	202.50	190.26	178.02
70	3,262.18	3,075.26	2,886.11	70	219.18	205.83	192.48
71	3,587.06	3,380.11	3,170.94	71	241.44	226.97	212.51
72	3,943.10	3,713.90	3,484.70	72	264.80	249.22	232.54
73	4,332.51	4,081.06	3,827.38	73	290.39	273.70	255.90
74	4,761.98	4,483.82	4,205.67	74	319.32	300.41	281.49
75	5,233.72	4,926.64	4,619.56	75	349.36	329.33	308.19
76	5,887.94	5,543.03	5,198.12	76	393.86	370.50	347.13
77	6,624.49	6,237.30	5,847.89	77	442.82	417.23	390.53
78	7,452.27	7,016.13	6,577.76	78	498.45	469.52	439.48
79	8,384.64	7,892.87	7,401.09	79	560.76	527.38	494.00

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 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	952.40	898.99	845.58	18-44	64.53	61.19	56.74
45-49	1,119.29	1,056.98	994.67	45-49	76.77	72.32	66.76
50-54	1,310.66	1,239.45	1,166.02	50-54	89.01	83.45	77.88
55	1,684.49	1,588.81	1,490.90	55	113.49	106.81	100.14
56	1,777.95	1,677.82	1,573.23	56	120.16	113.49	105.70
57	1,875.86	1,769.05	1,660.02	57	126.84	119.05	111.26
58	1,980.45	1,866.96	1,751.25	58	133.51	125.73	117.94
59	2,089.48	1,969.32	1,846.94	59	140.19	132.40	124.61
60	2,202.97	2,076.13	1,947.07	60	146.86	139.08	130.18
61	2,323.13	2,189.62	2,053.88	61	155.77	146.86	137.96
62	2,449.97	2,307.56	2,165.14	62	163.55	154.65	144.64
63	2,583.48	2,434.39	2,283.08	63	172.45	163.55	152.43
64	2,723.67	2,565.68	2,407.69	64	182.47	171.34	161.33
65	2,870.54	2,703.65	2,536.75	65	191.37	180.24	169.12
66	3,126.44	2,943.97	2,763.73	66	209.17	196.93	184.69
67	3,402.37	3,206.55	3,008.50	67	228.09	214.73	201.38
68	3,705.00	3,491.37	3,275.53	68	248.11	233.65	219.18
69	4,032.10	3,800.68	3,567.03	69	270.36	254.79	238.10
70	4,388.14	4,136.69	3,883.01	70	293.73	277.04	259.24
71	4,833.18	4,555.03	4,274.65	71	323.77	305.97	285.94
72	5,320.51	5,013.43	4,706.35	72	356.04	336.01	314.87
73	5,859.01	5,518.55	5,178.09	73	391.64	369.39	346.02
74	6,450.92	6,074.86	5,701.02	74	431.69	407.22	381.63
75	7,100.69	6,686.80	6,272.90	75	473.97	447.27	419.45
76	7,988.55	7,523.48	7,058.41	76	534.05	504.01	472.86
77	8,987.68	8,464.75	7,941.82	77	600.81	566.32	531.83
78	10,109.19	9,521.73	8,934.27	78	675.36	637.53	597.47
79	11,373.11	10,712.22	10,051.33	79	759.91	716.52	672.02

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 VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 28.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5
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	1,228.32	1,172.69	1,114.84	18-44	82.33	79.00	74.54
45-49	1,461.97	1,392.99	1,321.78	45-49	97.91	94.57	89.01
50-54	1,735.67	1,651.12	1,564.33	50-54	115.71	111.26	105.70
55	2,207.42	2,100.61	1,993.80	55	147.98	141.30	134.63
56	2,329.81	2,216.32	2,105.06	56	156.88	149.09	142.41
57	2,456.65	2,338.71	2,218.55	57	165.78	157.99	150.20
58	2,590.16	2,465.55	2,340.93	58	174.68	166.89	157.99
59	2,732.57	2,601.29	2,470.00	59	183.58	175.79	166.89
60	2,879.44	2,741.47	2,603.51	60	193.59	184.69	174.68
61	3,039.65	2,895.02	2,750.38	61	204.72	195.82	184.69
62	3,206.55	3,055.23	2,901.69	62	215.85	205.83	195.82
63	3,382.34	3,224.35	3,064.13	63	228.09	216.96	205.83
64	3,569.26	3,402.37	3,235.47	64	240.32	229.20	218.07
65	3,765.08	3,589.28	3,413.49	65	252.56	241.44	229.20
66	4,089.96	3,898.59	3,707.22	66	274.82	262.58	249.22
67	4,439.32	4,232.37	4,025.43	67	298.18	284.83	270.36
68	4,819.83	4,595.09	4,370.34	68	323.77	309.31	293.73
69	5,233.72	4,988.95	4,746.40	69	351.59	334.90	318.21
70	5,680.99	5,416.19	5,151.39	70	380.51	362.71	344.91
71	6,237.30	5,945.80	5,656.52	71	418.34	398.31	379.40
72	6,847.01	6,528.80	6,208.37	72	458.40	437.26	415.00
73	7,514.58	7,165.22	6,815.86	73	502.90	479.54	456.17
74	8,248.90	7,866.16	7,481.20	74	551.86	526.27	499.56
75	9,054.43	8,633.87	8,211.07	75	604.15	576.33	547.40
76	10,187.07	9,715.32	9,239.13	76	679.81	648.65	616.39
77	11,462.12	10,928.07	10,391.79	77	765.48	729.87	693.16
78	12,895.17	12,294.36	11,691.32	78	860.05	821.11	779.94
79	14,508.45	13,831.99	13,151.07	79	967.97	923.47	877.85

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)

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-129963431

Effective Date: On Approval

(Projected) Number of Insureds Affected: 573

New Rates

Average Annual Premium Per Member: 2,733

Revised Rates

Average Annual Premium Per Member: 3,518

Average Requested Percentage Rate Change Per Member: 28.7%

Minimum Requested Percentage Rate Change Per Member: 28.7%

Maximum Requested Percentage Rate Change Per Member: 28.7%

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

Form#	"Product Name"(if applicable)
H-LTC3JP	Long Term Care
H-LTC3JP-1	Long Term Care
H-LTC3JP-5	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	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.