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.001 Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129963553
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963553
State Status:	Approved
Co Tr Num:	LTC3+ TQ 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-129257051
Overall Rate Impact: 61.7%

Deemer Date:
Submitted By: John Hebig

State Sub-TOI: LTC03I.001 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-LTC3JQ are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. The form was issued in Virginia from January 1997 through August 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257051, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257051. 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 form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, one prior increase has been approved and implemented on this form and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract’s next billing anniversary beginning June 1, 2011. A premium rate increase of 61.7% 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.001 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.001 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
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
Supporting Document	Response to August 25, 2015 Phone Call	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	L&H Actuarial Memorandum	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	Long Term Care Insurance Rate Request Summary	Michael Emmert	11/04/2015	11/04/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Janet Houser	01/19/2016	
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.001 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	504.900%	25.000%	$195,720	357	$782,880	25.000%	25.000%

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.001 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	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 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+ TQ 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+ TQ 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+ TQ 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+ TQ Comp_20150326.pdf*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 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.001 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-LTC3JQ, H-5AI, H-COLI, H-NF3-6, H-IBOR	Revised	Previous State Filing Number: MILL-126439264 Percent Rate Change Request: 25	Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JQ*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC3JQ*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_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-5AI*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC3+_TQ_Comp_VA_20150*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				MILL-129257051 Percent Rate Change Request: 61.7	*326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_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-COLI*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-COLI*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_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-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Co*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

				Request: 61.7	*mp_VA_61.7_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-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_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+_TQ_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+_TQ_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+_TQ_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+ TQ 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+ TQ 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+ TQ Comp_20150326.pdf*

State: Virginia
Filing Company: MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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.001 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.001 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-LTC3JQ	Revised	Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC3JQ*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-5AI	Revised	Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-5AI*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-COLI	Revised	Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-COLI*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Co*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

				Request: 61.7	*mp_VA_61.7_20150326.pdf,*	
4	Rate Tables	H-NF3-6	Revised	Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-IBOR	Revised	Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 25	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-IBOR*	*Revised*	*Previous State Filing Number: MILL-129257051 Percent Rate Change Request: 61.7*	*Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf, Prem_LTC3+_TQ_Comp_VA_61.7_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.001 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+ TQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ TQ 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+_TQ_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+_TQ_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+ TQ 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+ TQ Comp_20150326.pdf*

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Reviewer Note

Created By:

Janet Houser on 01/19/2016 09:38 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:50 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-129963553

Effective Date: On Approval

(Projected) Number of Insureds Affected: 357

New Rates

Average Annual Premium Per Member: 2,193

Revised Rates

Average Annual Premium Per Member: 2,741

Average Requested Percentage Rate Change Per Member: 25.0%

Minimum Requested Percentage Rate Change Per Member: 25.0%

Maximum Requested Percentage Rate Change Per Member: 25.0%

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

Form#	"Product Name"(if applicable)
H-LTC3JQ	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	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.

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-129963553

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $2741

Average Requested Percentage Rate Change Per Member: 25.0%

Minimum Requested Percentage Rate Change Per Member: 25.0%

Maximum Requested Percentage Rate Change Per Member: 25.0%

Number of Policy Holders Affected: 357

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

METLIFE Insurance Company USA (the company) requested a 61.7% rate increase. The company did, however, reduce the requested rate increase to 25% 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 280.6% and the lifetime loss ratio will be 105.4 %. 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 1997 through 1998, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. One prior increase was approved in 2011 in the amount of 39% . 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 (87%) 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 504.9% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, the company proposed to reduce the rate increase to 25.0%.

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.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Reviewer Note

Created By:

Janet Houser on 04/03/2015 01:49 PM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:50 AM

Subject:

act memo

Comments:

sent to Shawn 3.30.15; due date 4.13.15

7.10.15 - filing in compliance w/ factors SCC should consider

ACTUARIAL RESOURCES CORPORATION
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July 10, 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-129963553
Form H-LTC3JQ

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 (87%) 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 505% 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 35.8%. In addition, we suggest that the Company consider phasing in the increase over two years. We calculate the actuarially equivalent 2-year phased-in increase to be approximately 17.2%.

Historical Background

This filing was originally submitted as MILL-129257051 under previous company name, MetLife Insurance Company of Connecticut. The Company had filed for two previous rate increases in Virginia, the first in 2004 for 15.9% which was withdrawn, and a second for 39% which was approved in 2011. The Company is now requesting a 61.7% rate increase which will apply to all policies. The Company has not offered a phased–in approach for this increase.

These forms were issued in Virginia from 1997 through 1998, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 357 policies with $783k premium in force in Virginia, and 11,423 policies with annual premiums of $27.4m nationwide, making Virginia's block approximately 2.9% 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 38-49% higher, grading down over 20 years to 2% lower. In addition, morbidity was increased by 2.2% due to adverse selection from the rate increase.

The Company has subdivided the business into two different issue year groups: 1997 and 1998 and later. The Company has indicated that these groupings account for different underwriting standards over the time period when these policies were issued. The A/E factors applied to the base morbidity table are derived from the actual experience on these plans and other plans issued in the same underwriting era smoothed and grading back to an ultimate factor that ranges from 105%-113% of the base table varying by issue year grouping. We believe these factors are reasonable based on the historical results.

One often-quoted basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data on these forms includes 2,344 claims. The Company has chosen to use 1,082 claims as the standard for full credibility which would result in 100% credibility. Use of a 3-5X multiple as recommended by the working group would result in credibility between 66%-85%. Even though this policy form is only partially credible, it should be noted that the experience of this form was combined with other similar products offered by the Company in each underwriting era to arrive at the morbidity assumption used.

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	Original Lapse Assump	2010 Lapse Assump	2014 Lapse Assump	Raw Lapse Exper
1	13.00%	6.00%	6.00%	6.07%
2	10.00%	4.00%	4.00%	4.20%
3	7.00%	2.50%	2.50%	2.46%
4	4.00%	1.50%	1.50%	1.60%
5	4.00%	1.30%	1.30%	1.30%
6	4.00%	1.10%	1.10%	1.10%
7	4.00%	0.90%	1.00%	1.00%
8-13	4.00%	0.80%	1.00%	1.00%
14-19	4.00%	0.95%	1.40%	1.40%
20+	4.00%	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 96.2% to 87.7% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 113.6%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 87% 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 61.7% rate increase requested only moves the expected loss ratio from 96% to 88%. 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	415,940,889	322,584,843	137,596,833	184.0%
Future LR	357.9%	245.5%	269.5%	**48.5%**

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 47.6%. In order to keep this ratio above 60%, the rate increase would need to be no more than **37.2%**.

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 the 48 states and D.C with premiums in force. The Company has filed for a rate increase in all of those 49 jurisdictions. Final dispositions have been reached in 42 of those jurisdictions representing approximately 68% of total annual premium. The average cumulative rate increase across those 42 jurisdictions is 88.8%. For comparison, if the requested 61.7% rate increase is approved, the cumulative rate increase in Virginia would be 124.8%. A rate increase of **35.8%** would cause Virginia's cumulative increase to match the nationwide average of 88.8. If all pending rate increases are approved as requested, the nationwide cumulative average rate increase would be 98.3%, which would be matched in Virginia with a rate increase of 42.7%.

Analysis of Bulletin

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

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

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

Approval of Rate Increases
Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has agreed to a three year guarantee period if the full 61.7% 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.001 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	25.000%	61.700%
Written Premium Change for this Program	$195720	$483037
Maximum %Change (where required)	25.000%	61.700%
Minimum %Change (where required)	25.000%	61.700%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate Information

Rate data applies to filing.

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

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	504.900%	25.000%	$195,720	357	$782,880	25.000%	25.000%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 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-LTC3JQ, H-5AI, H-COLI, H-NF3-6, H-IBOR	Revised	Previous State Filing Number: MILL-126439264 Percent Rate Change Request: 25	Prem_LTC3+_TQ_Comp_VA_25.0_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	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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+_TQ_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+ TQ Comp_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3+_TQ_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+_TQ_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.001 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+ TQ Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC3+_TQ_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+ TQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC3+ TQ 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.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Attachment VA_LTC3+ TQ 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+ Tax-Qualified Comprehensive Product

January 2016

Product or Rider	Form Number
Long Term Care	H-LTC3JQ
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-6
Increased Benefits Option Rider	H-IBOR

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in Virginia from January 1997 through August 1998.

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

This is an individually underwritten policy which pays 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

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as this policy form is 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 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.

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+ Tax-Qualified Comprehensive Product

January 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	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 0.9% 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 2.5% 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 this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was 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. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.7%
Semi-Annual	0.51*AP	19.8%
Quarterly	0.26*AP	6.1%
Monthly	0.09*AP	18.4%

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

Virginia-specific experience for this policy form 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 form 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

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

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

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

The company originally requested an increase of 61.7%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 25.0% 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 25.0% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 25.0% 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: $2,193
After increase: $2,741

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	5.3%
48 - 52	8.8%
53 - 57	15.8%
58 - 62	20.9%
63 - 67	26.0%
68 - 72	16.7%
73 +	6.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	35.6%
60-day	15.2%
90-day	2.4%
100-day	46.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.4%
3-Year	33.9%
5-Year	30.9%
Unlimited	30.8%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.3%
Compound	52.2%
CPI	40.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.8%
Standard	25.7%
Increased	63.5%

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	357	$782,880
Nationwide	11,423	$27,361,747

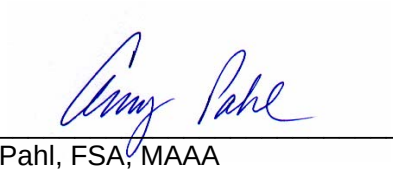
22. Actuarial Certification

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+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	25,563,379	47,413,487	46,414,023	181.6%	10,258	23,601,579	43,774,854	42,852,090	181.6%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	5.47%	0.9233
	2015	23,780,094	50,958,487	48,514,011	204.0%	9,658	20,835,842	44,649,234	42,507,412	204.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	5.43%	0.8762
	2016	21,993,573	51,670,766	50,210,793	228.3%	9,049	18,301,002	42,995,597	41,780,743	228.3%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	20,207,231	52,298,136	50,869,458	251.7%	8,425	15,977,134	41,350,262	40,220,658	251.7%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	18,444,574	52,406,295	50,968,871	276.3%	7,809	13,857,766	39,373,863	38,293,899	276.3%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	16,751,508	52,678,524	50,790,991	303.2%	7,209	11,955,344	37,596,011	36,248,901	303.2%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	15,141,159	52,689,168	50,387,473	332.8%	6,628	10,260,270	35,704,340	34,144,617	332.8%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	13,620,056	52,455,186	49,791,155	365.6%	6,070	8,759,639	33,736,169	32,022,817	365.6%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	12,192,522	52,010,650	49,059,784	402.4%	5,535	7,438,709	31,731,918	29,931,582	402.4%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	10,861,491	51,378,971	48,107,679	442.9%	5,027	6,286,847	29,739,170	27,845,682	442.9%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	9,628,510	50,558,692	46,961,384	487.7%	4,546	5,289,069	27,772,565	25,796,515	487.7%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	8,493,782	49,548,109	45,605,435	536.9%	4,093	4,427,799	25,829,371	23,774,059	536.9%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	7,456,238	48,344,643	44,081,871	591.2%	3,670	3,689,168	23,919,770	21,810,653	591.2%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	6,513,629	46,958,290	42,399,560	650.9%	3,276	3,059,867	22,059,302	19,917,776	650.9%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	5,662,669	45,398,246	40,560,193	716.3%	2,912	2,526,738	20,257,141	18,098,355	716.3%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	4,899,195	43,685,326	38,616,644	788.2%	2,577	2,077,498	18,524,714	16,375,345	788.2%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	4,218,355	41,863,340	36,674,847	869.4%	2,271	1,700,735	16,878,248	14,786,378	869.4%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	3,614,787	39,981,403	34,755,050	961.5%	1,992	1,386,340	15,333,631	13,329,225	961.5%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	3,082,788	38,066,627	32,833,266	1065.1%	1,739	1,125,331	13,895,720	11,985,350	1065.1%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	2,616,495	36,122,771	30,846,175	1178.9%	1,511	909,563	12,557,240	10,722,955	1178.9%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	2,210,032	34,137,389	28,796,599	1303.0%	1,308	731,915	11,305,568	9,536,814	1303.0%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	1,857,640	32,101,475	26,681,928	1436.3%	1,126	586,356	10,132,690	8,422,034	1436.3%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	1,553,762	30,003,718	24,480,196	1575.5%	965	467,903	9,035,386	7,372,021	1575.5%	1.0000	1.0969	1.0000	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,293,123	27,840,850	22,229,861	1719.1%	823	372,112	8,011,554	6,396,922	1719.1%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,070,773	25,630,023	19,991,913	1867.1%	698	294,868	7,057,958	5,505,344	1867.1%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	882,118	23,404,233	17,813,802	2019.4%	589	232,670	6,173,156	4,698,611	2019.4%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	722,930	21,205,104	15,762,263	2180.3%	495	182,733	5,359,955	3,984,183	2180.3%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	589,348	19,087,649	13,916,211	2361.3%	413	142,811	4,625,328	3,372,183	2361.3%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	477,874	17,095,142	12,251,970	2563.8%	343	111,038	3,972,212	2,846,857	2563.8%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	385,366	15,238,448	10,705,347	2778.0%	284	85,870	3,395,525	2,385,431	2778.0%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	309,026	13,519,253	9,318,140	3015.3%	233	66,024	2,888,402	1,990,830	3015.3%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	246,386	11,947,110	8,099,884	3287.5%	191	50,463	2,446,914	1,658,955	3287.5%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	195,288	10,516,093	6,980,025	3574.2%	155	38,335	2,064,291	1,370,167	3574.2%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	153,858	9,208,378	5,957,364	3872.0%	125	28,941	1,732,099	1,120,582	3872.0%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	120,479	8,012,384	5,030,212	4175.2%	101	21,713	1,444,037	906,573	4175.2%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	93,769	6,922,783	4,212,636	4492.6%	80	16,193	1,195,496	727,480	4492.6%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	72,546	5,937,308	3,495,033	4817.7%	64	12,005	982,483	578,345	4817.7%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	55,810	5,052,714	2,869,890	5142.2%	50	8,849	801,128	455,033	5142.2%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	42,712	4,266,711	2,338,358	5474.7%	40	6,490	648,344	355,323	5474.7%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	123,186	193,530,501	698,345,759	648,708,589	335.2%									
	Lifetime	696,574,626	1,496,315,892	1,406,278,619	201.9%	347,932	864,211,823	922,542,221	959,834,614	111.1%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 25.0% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	28,376,298	47,259,706	45,738,987	161.2%	10,155	26,198,627	43,632,874	42,228,859	161.2%	1.1363	1.1336	1.0049	0.0544	0.0100	0.9362	0.9181	5.47%	0.9233
	2015	28,692,182	50,420,948	47,241,512	164.6%	9,561	25,139,756	44,178,248	41,392,464	164.6%	1.1001	1.1191	1.0088	0.0585	0.0000	0.9415	0.9148	5.43%	0.8762
	2016	26,536,632	50,749,860	48,893,789	184.3%	8,959	22,081,312	42,229,304	40,684,855	184.3%	1.0000	1.1093	1.0088	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	24,381,299	51,140,690	49,535,177	203.2%	8,341	19,277,419	40,435,111	39,165,690	203.2%	1.0000	1.0930	1.0088	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	22,254,542	51,127,354	49,631,983	223.0%	7,731	16,720,268	38,412,970	37,289,469	223.0%	1.0000	1.0881	1.0088	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	20,211,751	51,344,547	49,458,768	244.7%	7,137	14,424,877	36,643,968	35,298,111	244.7%	1.0000	1.0876	1.0088	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	18,268,763	51,333,602	49,065,834	268.6%	6,562	12,379,663	34,785,753	33,249,021	268.6%	1.0000	1.0880	1.0088	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	16,433,456	51,096,695	48,485,157	295.0%	6,009	10,569,057	32,862,466	31,182,874	295.0%	1.0000	1.0889	1.0088	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	14,711,047	50,658,051	47,772,970	324.7%	5,480	8,975,272	30,906,692	29,146,492	324.7%	1.0000	1.0910	1.0088	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	13,105,075	50,039,224	46,845,838	357.5%	4,977	7,585,478	28,963,698	27,115,303	357.5%	1.0000	1.0911	1.0088	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	11,617,405	49,238,009	45,729,610	393.6%	4,501	6,381,596	27,047,096	25,119,885	393.6%	1.0000	1.0915	1.0088	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	10,248,285	48,252,296	44,409,227	433.3%	4,053	5,342,419	25,153,865	23,150,477	433.3%	1.0000	1.0912	1.0088	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	8,996,422	47,079,289	42,925,626	477.1%	3,633	4,451,214	23,293,703	21,238,570	477.1%	1.0000	1.0915	1.0088	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	7,859,105	45,728,533	41,287,440	525.3%	3,244	3,691,923	21,481,607	19,395,343	525.3%	1.0000	1.0914	1.0088	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	6,832,368	44,208,849	39,496,319	578.1%	2,883	3,048,669	19,726,420	17,623,644	578.1%	1.0000	1.0907	1.0088	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	5,911,188	42,540,452	37,603,749	636.1%	2,551	2,506,633	18,039,231	15,945,828	636.1%	1.0000	1.0908	1.0088	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	5,089,713	40,765,962	35,712,883	701.7%	2,248	2,052,044	16,435,813	14,398,539	701.7%	1.0000	1.0933	1.0088	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	4,361,469	38,933,165	33,843,442	776.0%	1,972	1,672,707	14,931,612	12,979,606	776.0%	1.0000	1.0962	1.0088	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	3,719,579	37,068,455	31,972,066	859.6%	1,722	1,357,783	13,531,350	11,670,981	859.6%	1.0000	1.0980	1.0088	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	3,156,966	35,175,480	30,037,095	951.5%	1,496	1,097,446	12,227,937	10,441,697	951.5%	1.0000	1.0972	1.0088	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	2,666,544	33,242,104	28,041,279	1051.6%	1,294	883,102	11,009,069	9,286,668	1051.6%	1.0000	1.0956	1.0088	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	2,241,360	31,259,547	25,982,074	1159.2%	1,115	707,475	9,866,939	8,201,128	1159.2%	1.0000	1.0927	1.0088	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	1,874,712	29,216,786	23,838,093	1271.6%	955	564,555	8,798,408	7,178,656	1271.6%	1.0000	1.0873	1.0088	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,560,235	27,110,631	21,646,783	1387.4%	814	448,977	7,801,425	6,229,134	1387.4%	1.0000	1.0816	1.0088	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,291,956	24,957,782	19,467,535	1506.8%	691	355,777	6,872,838	5,360,941	1506.8%	1.0000	1.0766	1.0088	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	1,064,331	22,790,364	17,346,554	1629.8%	583	280,731	6,011,241	4,575,368	1629.8%	1.0000	1.0722	1.0088	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	872,261	20,648,907	15,348,827	1759.7%	490	220,479	5,219,367	3,879,680	1759.7%	1.0000	1.0702	1.0088	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	711,086	18,586,990	13,551,196	1905.7%	409	172,311	4,504,008	3,283,732	1905.7%	1.0000	1.0735	1.0088	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	576,586	16,646,744	11,930,607	2069.2%	340	133,975	3,868,023	2,772,185	2069.2%	1.0000	1.0763	1.0088	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	464,969	14,838,751	10,424,551	2242.0%	281	103,607	3,306,462	2,322,863	2242.0%	1.0000	1.0740	1.0088	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	372,860	13,164,650	9,073,730	2433.5%	231	79,662	2,812,641	1,938,611	2433.5%	1.0000	1.0759	1.0088	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	297,281	11,633,743	7,887,428	2653.2%	189	60,887	2,382,733	1,615,442	2653.2%	1.0000	1.0807	1.0088	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	235,628	10,240,261	6,796,942	2884.6%	153	46,253	2,010,146	1,334,228	2884.6%	1.0000	1.0777	1.0088	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	185,639	8,966,847	5,801,105	3124.9%	124	34,919	1,686,666	1,091,190	3124.9%	1.0000	1.0738	1.0088	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	145,366	7,802,223	4,898,272	3369.6%	100	26,199	1,406,161	882,794	3369.6%	1.0000	1.0689	1.0088	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	113,138	6,741,202	4,102,141	3625.8%	80	19,538	1,164,138	708,399	3625.8%	1.0000	1.0666	1.0088	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	87,532	5,781,576	3,403,360	3888.1%	63	14,484	956,713	563,175	3888.1%	1.0000	1.0630	1.0088	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	67,339	4,920,184	2,794,614	4150.1%	50	10,677	780,115	443,097	4150.1%	1.0000	1.0580	1.0088	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	51,535	4,154,798	2,277,024	4418.4%	39	7,831	631,338	346,003	4418.4%	1.0000	1.0553	1.0088	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	120,414	225,732,575	683,402,260	633,310,889	280.6%									
	Lifetime	809,386,289	1,420,517,234	1,334,591,560	164.9%	345,160	896,413,897	907,598,721	944,436,914	105.4%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	720,851	1,251,736	1,301,386	180.5%	325	665,531	1,155,674	1,201,514	180.5%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	5.47%	0.9233
	2015	678,611	1,401,532	1,401,424	206.5%	309	594,591	1,228,006	1,227,912	206.5%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	5.43%	0.8762
	2016	635,844	1,490,230	1,493,646	234.9%	292	529,090	1,240,031	1,242,873	234.9%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	592,406	1,532,412	1,556,760	262.8%	274	468,394	1,211,623	1,230,874	262.8%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	548,748	1,567,050	1,615,551	294.4%	257	412,285	1,177,355	1,213,795	294.4%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	506,247	1,627,762	1,676,260	331.1%	239	361,302	1,161,714	1,196,326	331.1%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	465,143	1,690,279	1,738,489	373.8%	222	315,200	1,145,403	1,178,071	373.8%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	425,585	1,752,780	1,795,062	421.8%	206	273,712	1,127,288	1,154,481	421.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	387,703	1,814,031	1,851,163	477.5%	190	236,539	1,106,748	1,129,402	477.5%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	351,606	1,871,647	1,894,461	538.8%	174	203,517	1,083,347	1,096,552	538.8%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	317,384	1,922,140	1,923,228	606.0%	159	174,343	1,055,857	1,056,455	606.0%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	285,105	1,962,287	1,935,482	678.9%	144	148,625	1,022,938	1,008,965	678.9%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	254,819	1,989,717	1,933,488	758.8%	131	126,078	984,464	956,643	758.8%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	226,557	2,003,118	1,917,141	846.2%	117	106,428	940,992	900,604	846.2%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	200,331	2,002,243	1,886,598	941.7%	105	89,390	893,421	841,818	941.7%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	176,136	1,987,141	1,840,547	1045.0%	93	74,690	842,645	780,482	1045.0%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	153,948	1,958,232	1,785,421	1159.8%	82	62,068	789,510	719,837	1159.8%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	133,727	1,916,253	1,720,109	1286.3%	72	51,287	734,920	659,694	1286.3%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	115,417	1,860,822	1,640,253	1421.2%	63	42,131	679,268	598,753	1421.2%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	98,948	1,791,060	1,543,892	1560.3%	55	34,397	622,620	536,698	1560.3%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	84,239	1,706,722	1,433,962	1702.3%	47	27,898	565,229	474,897	1702.3%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	71,200	1,609,079	1,315,098	1847.1%	40	22,474	507,899	415,105	1847.1%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	59,731	1,500,511	1,190,467	1993.1%	34	17,987	451,867	358,500	1993.1%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	49,726	1,384,545	1,067,011	2145.8%	28	14,309	398,420	307,046	2145.8%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	41,073	1,264,608	947,002	2305.7%	24	11,311	348,246	260,784	2305.7%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	33,656	1,143,689	831,478	2470.5%	20	8,877	301,662	219,313	2470.5%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	27,358	1,024,452	723,550	2644.8%	16	6,915	258,948	182,890	2644.8%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	22,059	910,002	627,453	2844.4%	13	5,345	220,512	152,045	2844.4%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	17,643	802,395	539,987	3060.6%	11	4,100	186,444	125,471	3060.6%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	13,998	702,417	460,481	3289.6%	8	3,119	156,517	102,607	3289.6%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	11,017	610,475	389,810	3538.2%	7	2,354	130,429	83,283	3538.2%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	8,603	527,562	331,334	3851.3%	5	1,762	108,051	67,861	3851.3%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	6,667	453,771	279,594	4193.9%	4	1,309	89,075	54,884	4193.9%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	5,129	388,415	234,411	4570.5%	3	965	73,061	44,093	4570.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	3,919	331,072	196,184	5005.5%	2	706	59,668	35,357	5005.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	2,978	281,256	163,691	5496.8%	2	514	48,570	28,268	5496.8%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	2,252	238,230	136,298	6051.8%	1	373	39,421	22,554	6051.8%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	1,698	201,254	112,829	6644.8%	1	269	31,910	17,890	6644.8%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,278	169,679	93,704	7330.3%	1	194	25,783	14,239	7330.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	8,501,676	51,636,277	46,712,219	549.4%	4,120	5,842,581	25,172,958	24,054,982	411.7%									
	Lifetime	19,114,994	55,586,646	52,263,778	273.4%	10,686	22,922,196	29,775,457	31,076,632	135.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 25.0% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	798,356	1,247,128	1,282,109	160.6%	322	737,088	1,151,420	1,183,716	160.6%	1.1331	1.1571	1.0050	0.0471	0.0100	0.9433	0.9285	5.47%	0.9233
	2015	818,787	1,386,119	1,364,666	166.7%	306	717,412	1,214,501	1,195,704	166.7%	1.1032	1.1401	1.0088	0.0506	0.0000	0.9494	0.9254	5.43%	0.8762
	2016	767,186	1,464,115	1,454,469	189.6%	289	638,381	1,218,300	1,210,273	189.6%	1.0000	1.1275	1.0088	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	714,776	1,499,110	1,515,927	212.1%	272	565,147	1,185,293	1,198,589	212.1%	1.0000	1.1089	1.0088	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	662,099	1,529,260	1,573,176	237.6%	254	497,448	1,148,962	1,181,958	237.6%	1.0000	1.1105	1.0088	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	610,819	1,586,928	1,632,292	267.2%	237	435,934	1,132,571	1,164,947	267.2%	1.0000	1.1148	1.0088	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	561,225	1,647,073	1,692,889	301.6%	220	380,309	1,116,124	1,147,171	301.6%	1.0000	1.1189	1.0088	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	513,495	1,707,565	1,747,978	340.4%	204	330,251	1,098,208	1,124,199	340.4%	1.0000	1.1186	1.0088	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	467,788	1,766,972	1,802,608	385.3%	188	285,400	1,078,037	1,099,779	385.3%	1.0000	1.1221	1.0088	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	424,235	1,822,920	1,844,770	434.8%	172	245,556	1,055,142	1,067,790	434.8%	1.0000	1.1186	1.0088	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	382,944	1,871,982	1,872,783	489.0%	157	210,356	1,028,305	1,028,744	489.0%	1.0000	1.1148	1.0088	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	343,998	1,911,004	1,884,716	547.9%	143	179,325	996,204	982,500	547.9%	1.0000	1.1105	1.0088	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	307,456	1,937,665	1,882,773	612.4%	129	152,122	958,710	931,551	612.4%	1.0000	1.1079	1.0088	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	273,355	1,950,678	1,866,856	682.9%	116	128,412	916,358	876,981	682.9%	1.0000	1.1055	1.0088	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	241,712	1,949,799	1,837,113	760.0%	104	107,854	870,019	819,738	760.0%	1.0000	1.1032	1.0088	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	212,519	1,935,072	1,792,270	843.3%	92	90,118	820,565	760,010	843.3%	1.0000	1.0999	1.0088	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	185,748	1,906,907	1,738,591	936.0%	82	74,889	768,817	700,956	936.0%	1.0000	1.1001	1.0088	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	161,350	1,866,016	1,674,991	1038.1%	72	61,881	715,653	642,391	1038.1%	1.0000	1.0994	1.0088	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	139,258	1,812,030	1,597,230	1147.0%	62	50,834	661,458	583,048	1147.0%	1.0000	1.0952	1.0088	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	119,387	1,744,092	1,503,396	1259.3%	54	41,502	606,293	522,621	1259.3%	1.0000	1.0883	1.0088	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	101,640	1,661,962	1,396,349	1373.8%	47	33,661	550,406	462,441	1373.8%	1.0000	1.0814	1.0088	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	85,907	1,566,878	1,280,604	1490.7%	40	27,116	494,578	404,217	1490.7%	1.0000	1.0756	1.0088	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	72,069	1,461,156	1,159,242	1608.5%	34	21,703	440,016	349,097	1608.5%	1.0000	1.0696	1.0088	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	59,997	1,348,231	1,039,024	1731.8%	28	17,265	387,970	298,992	1731.8%	1.0000	1.0672	1.0088	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	49,557	1,231,439	922,163	1860.8%	24	13,647	339,112	253,944	1860.8%	1.0000	1.0651	1.0088	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	40,608	1,113,691	809,669	1993.8%	19	10,711	293,750	213,560	1993.8%	1.0000	1.0621	1.0088	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	33,009	997,581	704,571	2134.5%	16	8,344	252,156	178,093	2134.5%	1.0000	1.0612	1.0088	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	26,615	886,134	610,995	2295.6%	13	6,449	214,728	148,057	2295.6%	1.0000	1.0661	1.0088	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	21,288	781,348	525,824	2470.1%	10	4,946	181,553	122,180	2470.1%	1.0000	1.0666	1.0088	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	16,889	683,993	448,403	2654.9%	8	3,763	152,412	99,916	2654.9%	1.0000	1.0654	1.0088	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	13,293	594,462	379,586	2855.5%	7	2,840	127,007	81,099	2855.5%	1.0000	1.0661	1.0088	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	10,380	513,725	322,643	3108.3%	5	2,126	105,217	66,081	3108.3%	1.0000	1.0790	1.0088	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	8,044	441,869	272,261	3384.7%	4	1,579	86,738	53,444	3384.7%	1.0000	1.0794	1.0088	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	6,188	378,227	228,263	3688.7%	3	1,164	71,145	42,936	3688.7%	1.0000	1.0803	1.0088	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	4,729	322,388	191,039	4039.7%	2	852	58,103	34,430	4039.7%	1.0000	1.0856	1.0088	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	3,593	273,879	159,397	4436.3%	2	620	47,296	27,526	4436.3%	1.0000	1.0886	1.0088	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	2,717	231,981	132,723	4884.2%	1	450	38,387	21,963	4884.2%	1.0000	1.0913	1.0088	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	2,049	195,975	109,870	5362.8%	1	325	31,073	17,420	5362.8%	1.0000	1.0884	1.0088	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,542	165,229	91,246	5916.0%	1	234	25,107	13,865	5916.0%	1.0000	1.0935	1.0088	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	12,049,069	48,554,831	43,805,283	363.6%	4,026	6,830,214	24,605,117	23,468,074	343.6%									
	Lifetime	22,662,387	52,505,200	49,356,842	217.8%	10,592	23,909,830	29,207,615	30,489,724	127.5%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	9,335,138	268,392	1,867,217	22.9%
1998	25,590,645	1,958,435	13,075,996	58.7%
1999	27,546,337	2,758,763	21,506,595	88.1%
2000	27,417,596	4,303,144	22,935,093	99.3%
2001	27,028,171	6,953,117	22,816,402	110.1%
2002	26,702,697	8,781,342	23,177,652	119.7%
2003	26,316,364	9,486,295	23,184,096	124.1%
2004	27,636,493	8,626,548	22,744,152	113.5%
2005	28,532,951	13,104,721	22,760,566	125.7%
2006	27,969,794	17,937,999	23,090,639	146.7%
2007	27,669,547	16,340,625	23,362,726	143.5%
2008	27,243,201	22,288,123	22,653,112	165.0%
2009	26,785,321	26,648,621	22,443,899	183.3%
2010	28,578,373	28,174,251	21,089,671	172.4%
2011	29,387,477	35,158,778	19,114,650	184.7%
2012	28,430,819	30,374,076	20,461,467	178.8%
Total	422,170,923	233,163,230	326,283,933	132.5%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	285,007	0	86,431	30.3%
1998	726,666	0	404,666	55.7%
1999	719,179	0	608,202	84.6%
2000	707,820	115,236	644,086	107.3%
2001	705,152	0	649,317	92.1%
2002	701,612	0	706,235	100.7%
2003	694,866	279	709,452	102.1%
2004	684,672	70,034	697,748	112.1%
2005	673,371	232,749	749,044	145.8%
2006	671,000	454,288	818,625	189.7%
2007	673,249	813,594	840,465	245.7%
2008	666,808	1,109,013	799,687	286.2%
2009	653,841	559,292	804,245	208.5%
2010	633,065	889,701	844,095	273.9%
2011	646,871	1,011,640	958,027	304.5%
2012	770,140	295,732	698,717	129.1%
Total	10,613,318	5,551,559	11,019,042	156.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

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-129963553

Effective Date: On Approval

(Projected) Number of Insureds Affected: 357

New Rates

Average Annual Premium Per Member: 2,193

Revised Rates

Average Annual Premium Per Member: 2,741

Average Requested Percentage Rate Change Per Member: 25.0%

Minimum Requested Percentage Rate Change Per Member: 25.0%

Maximum Requested Percentage Rate Change Per Member: 25.0%

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

Form#	"Product Name"(if applicable)
H-LTC3JQ	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	Nonforfeiture Benefit Rider
H-IBOR	Increased Benefits Option Rider

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

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

Rate Increase Driver Narrative

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

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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-129963553

Policy Forms:	Long Term Care	H-LTC3JQ
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Nonforfeiture Benefit Rider	H-NF3-6
	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-LTC3JQ are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. The form was issued in Virginia from January 1997 through August 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257051, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257051. 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 form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, one prior increase has been approved and implemented on this

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.

form and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 61.7% 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+ Tax-Qualified Comprehensive Product

March 2015

Product	Form Number
Long Term Care	H-LTC3JQ
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-6
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 form was issued in Virginia from January 1997 through August 1998. 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 2,344 claims reported as of December 31, 2012 nationwide on this policy form. This means the nationwide credibility on this policy form 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.*

   This policy form was approved in Virginia in 1996 and was issued in Virginia from January 1997 through August 1998.

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 form on a nationwide basis. Actual reserves held by MetLife USA are based on valuation assumptions that vary by issue year.

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

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

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

   In addition to the one prior approved increase, the company requested a 15.9% rate increase which was filed and withdrawn in 2004. Had this original 15.9% rate increase been approved, only a 30.0% rate increase would have been requested during the 2010 filing.

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

   Attachment 4 to this supplement provides the nationwide and Virginia-specific anticipated loss ratio as defined above. For purposes of this attachment, anticipated incurred claims, policy reserves, and anticipated earned premium are discounted at an interest rate representing the historical and projected long-term after-tax net investment earnings rate for this business for all policy forms, consistent with that assumed in the original

determination of premiums.

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

As shown in Attachment 4, the anticipated loss ratio calculated as described above exceeds 60% after the requested 61.7% 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 47.5%. 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 47.5% 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 61.7% rate increase results in a lifetime loss ratio in Attachment 5 that is below the 60% minimum requirement. A 50.0% rate increase would result in a 60% lifetime loss ratio with premiums restated to the proposed level since inception on a nationwide basis. However, since the Bureau approved lower increases than were actuarially justified and requested in the past, the company believes that a rate increase in excess of 50.0% is justified and appropriate at this time.

    Attachment 7 to this supplement shows the premium lost as a result of the Bureau approving lower increases in the past than requested. The company believes that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now by an amount equal to the lost premium resulting from the Bureau not approving a previous rate increase for the full amount requested. As shown in Attachment 7, this lost historical premium is equal to 21.1% 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 (21.1%) and the increase justified by restating premium since inception (50.0%), the company believes a rate increase of 71.1% is justified. However, in order to minimize the impact on policyholders to the extent the company can, an increase of only 61.7% is being requested at this time.

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

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

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

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

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

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

    Attachment 8 to this supplement provides the rate increase history and the status of the current rate increase being requested for each jurisdiction in which this policy form is 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 61.7% 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+ Tax-Qualified 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+ Tax-Qualified 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 2.5% of in-force policyholders are assumed to lapse, and a 6.2% reduction in premium and claims is expected due to the election of reduced benefits.

Interest Rate

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

Expenses

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

Mortality

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

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

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	268,392	268,392	0	0	
1998	1,958,435	1,947,912	0	10,523	
1999	2,758,763	2,758,763	0	0	
2000	4,303,144	4,238,287	0	64,857	
2001	6,953,117	6,867,473	0	85,644	
2002	8,781,342	8,637,105	0	144,237	
2003	9,486,295	9,325,214	0	161,081	
2004	8,626,548	8,475,118	0	151,430	
2005	13,104,721	12,327,225	0	777,496	
2006	17,937,999	16,714,845	0	1,223,154	
2007	16,340,625	14,656,931	0	1,683,693	
2008	22,288,123	18,532,113	0	3,756,010	
2009	26,648,621	20,198,577	0	6,450,044	
2010	28,174,251	15,469,634	478,720	12,225,896	
2011	35,158,778	11,565,838	2,022,517	21,570,423	
2012	30,374,076	2,784,148	10,473,891	17,116,037	326,283,933
Total	233,163,230	154,767,576	12,975,129	65,420,525	326,283,933

* 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+ Tax-Qualified 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%

2011 Rate Increase Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Voluntary Lapse Rates:

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

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

Morbidity:

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

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

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

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

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

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Morbidity (Continued):

	Policy Years	
Duration	**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+ Tax-Qualified Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	648,708,589
2	Active Life Reserves at 12/31/2012:	326,283,933
3	Present Value of Future Premium:	193,530,501
	Anticipated Loss Ratio = (1 - 2) / 3:	**166.6%**

Nationwide Experience
With 61.7% Increase

1	Present Value of Future Claims:	610,751,610
2	Active Life Reserves at 12/31/2012:	326,283,933
3	Present Value of Future Premium:	268,326,525
	Anticipated Loss Ratio = (1 - 2) / 3:	**106.0%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	24,054,982
2	Active Life Reserves at 12/31/2012:	11,019,042
3	Present Value of Future Premium:	5,842,581
	Anticipated Loss Ratio = (1 - 2) / 3:	**223.1%**

Virginia-Specific Experience
With 61.7% Increase

1	Present Value of Future Claims:	22,608,191
2	Active Life Reserves at 12/31/2012:	11,019,042
3	Present Value of Future Premium:	8,136,565
	Anticipated Loss Ratio = (1 - 2) / 3:	**142.4%**

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+ Tax-Qualified Comprehensive policy forms.

Attachment 5
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified 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	1997	20,981,935	3,068	268,392	1.3%	12,262	50,662,969	7,407	648,060	1.3%				0.0095		0.9905		5.85%	2.4146
	1998	57,518,300	279,777	1,958,435	3.4%	16,086	131,205,324	638,201	4,467,397	3.4%				0.0434		0.9566		5.85%	2.2811
	1999	61,913,974	813,690	2,758,763	4.5%	16,426	133,424,138	1,753,496	5,945,112	4.5%				0.0314		0.9686		5.85%	2.1550
	2000	61,624,611	1,338,629	4,303,144	7.0%	16,015	125,458,542	2,725,249	8,760,561	7.0%				0.0253		0.9747		5.85%	2.0359
	2001	60,749,327	2,266,772	6,953,117	11.4%	15,607	116,839,001	4,359,676	13,372,908	11.4%				0.0257		0.9743		5.85%	1.9233
	2002	60,017,784	3,725,462	8,781,342	14.6%	15,280	109,050,242	6,769,035	15,955,395	14.6%				0.0210		0.9790		5.85%	1.8170
	2003	59,149,450	5,009,619	9,486,295	16.0%	14,977	101,530,775	8,599,073	16,283,345	16.0%				0.0198		0.9802		5.85%	1.7165
	2004	58,157,801	5,564,843	8,626,548	14.8%	14,615	94,309,466	9,024,023	13,988,926	14.8%				0.0242		0.9758		5.85%	1.6216
	2005	56,955,166	6,556,339	13,104,721	23.0%	14,258	87,253,077	10,044,053	20,075,918	23.0%				0.0244		0.9756		5.85%	1.5320
	2006	55,831,041	6,349,642	17,937,999	32.1%	13,924	80,802,290	9,189,613	25,961,031	32.1%				0.0234		0.9766		5.85%	1.4473
	2007	55,231,710	4,951,523	16,340,625	29.6%	13,585	75,515,613	6,769,975	22,341,736	29.6%				0.0243		0.9757		5.85%	1.3673
	2008	54,380,673	21,023,105	22,288,123	41.0%	13,223	70,241,399	27,154,727	28,788,701	41.0%				0.0266		0.9734		5.85%	1.2917
	2009	53,466,690	28,665,739	26,648,621	49.8%	12,832	65,242,740	34,979,374	32,517,986	49.8%				0.0296		0.9704		5.85%	1.2203
	2010	51,856,005	32,391,804	28,174,251	54.3%	12,376	59,778,947	37,340,862	32,478,921	54.3%				0.0355		0.9645		5.85%	1.1528
	2011	49,066,507	28,543,628	35,158,778	71.7%	11,857	53,436,089	31,085,560	38,289,818	71.7%				0.0419		0.9581		5.85%	1.0891
	2012	47,143,853	32,809,748	30,374,076	64.4%	11,423	48,503,705	33,756,136	31,250,208	64.4%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	45,316,535	38,408,624	43,735,093	96.5%	10,848	44,119,558	37,394,110	42,579,888	96.5%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	42,389,077	47,413,487	46,414,023	109.5%	10,258	39,136,030	43,774,854	42,852,090	109.5%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	5.47%	0.9233
	2015	39,432,042	50,958,487	48,514,011	123.0%	9,658	34,549,896	44,649,234	42,507,412	123.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	5.43%	0.8762
	2016	36,469,641	51,670,766	50,210,793	137.7%	9,049	30,346,637	42,995,597	41,780,743	137.7%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	33,507,538	52,298,136	50,869,458	151.8%	8,425	26,493,210	41,350,262	40,220,658	151.8%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	30,584,708	52,406,295	50,968,871	166.6%	7,809	22,978,883	39,373,863	38,293,899	166.6%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	27,777,274	52,678,524	50,790,991	182.9%	7,209	19,824,297	37,596,011	36,248,901	182.9%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	25,107,000	52,689,168	50,387,473	200.7%	6,628	17,013,532	35,704,340	34,144,617	200.7%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	22,584,713	52,455,186	49,791,155	220.5%	6,070	14,525,193	33,736,169	32,022,817	220.5%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	20,217,584	52,010,650	49,059,784	242.7%	5,535	12,334,834	31,731,918	29,931,582	242.7%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	18,010,475	51,378,971	48,107,679	267.1%	5,027	10,424,821	29,739,170	27,845,682	267.1%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	15,965,951	50,558,692	46,961,384	294.1%	4,546	8,770,310	27,772,565	25,796,515	294.1%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	14,084,350	49,548,109	45,605,435	323.8%	4,093	7,342,155	25,829,371	23,774,059	323.8%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	12,363,899	48,344,643	44,081,871	356.5%	3,670	6,117,361	23,919,770	21,810,653	356.5%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	10,800,870	46,958,290	42,399,560	392.6%	3,276	5,073,857	22,059,302	19,917,776	392.6%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	9,389,811	45,398,246	40,560,193	432.0%	2,912	4,189,825	20,257,141	18,098,355	432.0%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	8,123,822	43,685,326	38,616,644	475.4%	2,577	3,444,898	18,524,714	16,375,345	475.4%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	6,994,857	41,863,340	36,674,847	524.3%	2,271	2,820,151	16,878,248	14,786,378	524.3%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	5,994,023	39,981,403	34,755,050	579.8%	1,992	2,298,822	15,333,631	13,329,225	579.8%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	5,111,865	38,066,627	32,833,266	642.3%	1,739	1,866,019	13,895,720	11,985,350	642.3%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	4,338,659	36,122,771	30,846,175	711.0%	1,511	1,508,234	12,557,240	10,722,955	711.0%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	3,664,665	34,137,389	28,796,599	785.8%	1,308	1,213,658	11,305,568	9,536,814	785.8%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	3,080,329	32,101,475	26,681,928	866.2%	1,126	972,292	10,132,690	8,422,034	866.2%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	2,576,441	30,003,718	24,480,196	950.2%	965	775,875	9,035,386	7,372,021	950.2%	1.0000	1.0969	1.0000	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	2,144,250	27,840,850	22,229,861	1036.7%	823	617,035	8,011,554	6,396,922	1036.7%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,775,551	25,630,023	19,991,913	1126.0%	698	488,949	7,057,958	5,505,344	1126.0%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	1,462,724	23,404,233	17,813,802	1217.9%	589	385,812	6,173,156	4,698,611	1217.9%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	1,198,758	21,205,104	15,762,263	1314.9%	495	303,007	5,359,955	3,984,183	1314.9%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	977,254	19,087,649	13,916,211	1424.0%	413	236,809	4,625,328	3,372,183	1424.0%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	792,409	17,095,142	12,251,970	1546.2%	343	184,123	3,972,212	2,846,857	1546.2%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	639,013	15,238,448	10,705,347	1675.3%	284	142,389	3,395,525	2,385,431	1675.3%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	512,426	13,519,253	9,318,140	1818.4%	233	109,480	2,888,402	1,990,830	1818.4%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	408,557	11,947,110	8,099,884	1982.6%	191	83,677	2,446,914	1,658,955	1982.6%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	323,826	10,516,093	6,980,025	2155.5%	155	63,566	2,064,291	1,370,167	2155.5%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	255,126	9,208,378	5,957,364	2335.1%	125	47,989	1,732,099	1,120,582	2335.1%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	199,778	8,012,384	5,030,212	2517.9%	101	36,005	1,444,037	906,573	2517.9%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	155,487	6,922,783	4,212,636	2709.3%	80	26,851	1,195,496	727,480	2709.3%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	120,296	5,937,308	3,495,033	2905.4%	64	19,906	982,483	578,345	2905.4%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	92,544	5,052,714	2,869,890	3101.1%	50	14,673	801,128	455,033	3101.1%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	70,825	4,266,711	2,338,358	3301.6%	40	10,762	648,344	355,323	3301.6%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	864,044,826	180,293,386	233,163,230	27.0%	224,746	1,403,254,317	224,196,462	311,126,024	22.2%									
	Future	455,014,951	1,316,022,506	1,173,115,389	257.8%	123,186	320,911,382	698,345,759	648,708,589	202.1%									
	Lifetime	1,319,059,777	1,496,315,892	1,406,278,619	106.6%	347,932	1,724,165,699	922,542,221	959,834,614	55.7%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified 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	1997	638,851	0	0	0.0%	375	1,542,569	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	1,629,358	0	0	0.0%	458	3,716,737	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	1,613,321	0	0	0.0%	445	3,476,694	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	1,589,376	0	115,236	7.3%	442	3,235,733	0	234,604	7.3%				0.0067		0.9933		5.85%	2.0359
	2001	1,580,579	24,111	0	0.0%	436	3,039,924	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	1,576,029	68,080	0	0.0%	433	2,863,590	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	1,555,574	35,312	279	0.0%	428	2,670,162	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	1,533,997	4,474	70,034	4.6%	419	2,487,550	7,256	113,568	4.6%				0.0210		0.9790		5.85%	1.6216
	2005	1,511,808	70,878	232,749	15.4%	415	2,316,030	108,582	356,562	15.4%				0.0095		0.9905		5.85%	1.5320
	2006	1,506,451	61,480	454,288	30.2%	411	2,180,233	88,978	657,475	30.2%				0.0096		0.9904		5.85%	1.4473
	2007	1,509,652	45,445	813,594	53.9%	406	2,064,074	62,134	1,112,388	53.9%				0.0122		0.9878		5.85%	1.3673
	2008	1,493,514	349,113	1,109,013	74.3%	398	1,929,114	450,935	1,432,469	74.3%				0.0197		0.9803		5.85%	1.2917
	2009	1,460,481	532,903	559,292	38.3%	390	1,782,152	650,275	682,476	38.3%				0.0201		0.9799		5.85%	1.2203
	2010	1,418,201	892,235	889,701	62.7%	381	1,634,884	1,028,557	1,025,636	62.7%				0.0231		0.9769		5.85%	1.1528
	2011	1,371,909	912,204	1,011,640	73.7%	372	1,494,083	993,440	1,101,731	73.7%				0.0236		0.9764		5.85%	1.0891
	2012	1,276,043	954,134	295,732	23.2%	357	1,312,850	981,656	304,262	23.2%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	1,232,694	993,668	1,187,513	96.3%	341	1,200,134	967,422	1,156,146	96.3%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	1,165,617	1,251,736	1,301,386	111.6%	325	1,076,164	1,155,674	1,201,514	111.6%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	5.47%	0.9233
	2015	1,097,315	1,401,532	1,401,424	127.7%	309	961,454	1,228,006	1,227,912	127.7%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	5.43%	0.8762
	2016	1,028,160	1,490,230	1,493,646	145.3%	292	855,539	1,240,031	1,242,873	145.3%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	957,921	1,532,412	1,556,760	162.5%	274	757,394	1,211,623	1,230,874	162.5%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	887,326	1,567,050	1,615,551	182.1%	257	666,665	1,177,355	1,213,795	182.1%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	818,602	1,627,762	1,676,260	204.8%	239	584,226	1,161,714	1,196,326	204.8%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	752,137	1,690,279	1,738,489	231.1%	222	509,679	1,145,403	1,178,071	231.1%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	688,171	1,752,780	1,795,062	260.8%	206	442,592	1,127,288	1,154,481	260.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	626,916	1,814,031	1,851,163	295.3%	190	382,484	1,106,748	1,129,402	295.3%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	568,547	1,871,647	1,894,461	333.2%	174	329,086	1,083,347	1,096,552	333.2%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	513,210	1,922,140	1,923,228	374.7%	159	281,913	1,055,857	1,056,455	374.7%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	461,015	1,962,287	1,935,482	419.8%	144	240,327	1,022,938	1,008,965	419.8%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	412,043	1,989,717	1,933,488	469.2%	131	203,869	984,464	956,643	469.2%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	366,343	2,003,118	1,917,141	523.3%	117	172,094	940,992	900,604	523.3%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	323,935	2,002,243	1,886,598	582.4%	105	144,543	893,421	841,818	582.4%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	284,811	1,987,141	1,840,547	646.2%	93	120,774	842,645	780,482	646.2%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	248,934	1,958,232	1,785,421	717.2%	82	100,364	789,510	719,837	717.2%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	216,236	1,916,253	1,720,109	795.5%	72	82,931	734,920	659,694	795.5%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	186,629	1,860,822	1,640,253	878.9%	63	68,126	679,268	598,753	878.9%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	159,999	1,791,060	1,543,892	964.9%	55	55,620	622,620	536,698	964.9%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	136,215	1,706,722	1,433,962	1052.7%	47	45,111	565,229	474,897	1052.7%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	115,130	1,609,079	1,315,098	1142.3%	40	36,340	507,899	415,105	1142.3%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	96,585	1,500,511	1,190,467	1232.6%	34	29,086	451,867	358,500	1232.6%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	80,407	1,384,545	1,067,011	1327.0%	28	23,138	398,420	307,046	1327.0%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	66,415	1,264,608	947,002	1425.9%	24	18,289	348,246	260,784	1425.9%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	54,422	1,143,689	831,478	1527.8%	20	14,355	301,662	219,313	1527.8%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	44,237	1,024,452	723,550	1635.6%	16	11,182	258,948	182,890	1635.6%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	35,669	910,002	627,453	1759.1%	13	8,643	220,512	152,045	1759.1%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	28,529	802,395	539,987	1892.8%	11	6,629	186,444	125,471	1892.8%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	22,635	702,417	460,481	2034.4%	8	5,044	156,517	102,607	2034.4%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	17,815	610,475	389,810	2188.1%	7	3,806	130,429	83,283	2188.1%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	13,911	527,562	331,334	2381.8%	5	2,849	108,051	67,861	2381.8%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	10,780	453,771	279,594	2593.6%	4	2,116	89,075	54,884	2593.6%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	8,293	388,415	234,411	2826.5%	3	1,560	73,061	44,093	2826.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	6,338	331,072	196,184	3095.5%	2	1,142	59,668	35,357	3095.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	4,815	281,256	163,691	3399.4%	2	832	48,570	28,268	3399.4%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	3,642	238,230	136,298	3742.6%	1	603	39,421	22,554	3742.6%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	2,746	201,254	112,829	4109.4%	1	435	31,910	17,890	4109.4%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	2,067	169,679	93,704	4533.3%	1	314	25,783	14,239	4533.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	23,265,143	3,950,369	5,551,559	23.9%	6,566	37,746,379	4,602,499	7,021,650	18.6%									
	Future	13,747,210	51,636,277	46,712,219	339.8%	4,120	9,447,453	25,172,958	24,054,982	254.6%									
	Lifetime	37,012,353	55,586,646	52,263,778	141.2%	10,686	47,193,832	29,775,457	31,076,632	65.8%									

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3+ Tax-Qualified 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	1997	9,335,138	268,392	22,540,618	648,060	22,540,618	22,540,618	0	2.9%	5.85%	2.415
	1998	25,590,645	1,958,435	58,374,966	4,467,397	58,374,966	58,374,966	0	7.7%	5.85%	2.281
	1999	27,546,337	2,758,763	59,362,145	5,945,112	59,362,145	59,362,145	0	10.0%	5.85%	2.155
	2000	27,417,596	4,303,144	55,818,147	8,760,561	55,818,147	55,818,147	0	15.7%	5.85%	2.036
	2001	27,028,171	6,953,117	51,983,201	13,372,908	51,983,201	51,983,201	0	25.7%	5.85%	1.923
	2002	26,702,697	8,781,342	48,517,880	15,955,395	48,517,880	48,517,880	0	32.9%	5.85%	1.817
	2003	26,316,364	9,486,295	45,172,371	16,283,345	45,172,371	45,172,371	0	36.0%	5.85%	1.717
	2004	25,875,167	8,626,548	41,959,515	13,988,926	41,959,515	41,959,515	0	33.3%	5.85%	1.622
	2005	25,340,099	13,104,721	38,820,036	20,075,918	41,906,229	38,820,036	3,086,193	51.7%	5.85%	1.532
	2006	24,839,961	17,937,999	35,949,996	25,961,031	41,666,046	35,949,996	5,716,049	72.2%	5.85%	1.447
	2007	24,573,311	16,340,625	33,597,884	22,341,736	38,939,948	33,597,884	5,342,064	66.5%	5.85%	1.367
	2008	24,194,673	22,288,123	31,251,317	28,788,701	36,220,277	31,251,317	4,968,959	92.1%	5.85%	1.292
	2009	23,788,030	26,648,621	29,027,349	32,517,986	33,642,697	29,027,349	4,615,348	112.0%	5.85%	1.220
	2010	23,071,415	28,174,251	26,596,436	32,478,921	30,825,269	26,596,436	4,228,833	122.1%	5.85%	1.153
	2011	21,830,331	35,158,778	23,774,415	38,289,818	31,687,730	28,410,426	3,277,303	161.1%	5.85%	1.089
	2012	20,974,917	30,374,076	21,579,933	31,250,208	32,514,485	29,996,107	2,518,378	144.8%	5.85%	1.029
	2013	20,161,919	43,735,093	19,629,369	42,579,888	29,575,570	27,284,823	2,290,747	216.9%	5.50%	0.974
Projected Future Experience	2014	18,859,455	46,414,023	17,412,132	42,852,090	26,234,859	24,202,863		246.1%	5.40%	0.923
	2015	17,543,831	48,514,011	15,371,701	42,507,412	23,160,542	21,366,664		276.5%	5.34%	0.876
	2016	16,225,820	50,210,793	13,501,616	41,780,743	20,342,884	18,767,246		309.4%	5.25%	0.832
	2017	14,907,942	50,869,458	11,787,176	40,220,658	17,759,738	16,384,174		341.2%	5.23%	0.791
	2018	13,607,537	50,968,871	10,223,606	38,293,899	15,403,907	14,210,812		374.6%	5.24%	0.751
	2019	12,358,473	50,790,991	8,820,089	36,248,901	13,289,228	12,259,924		411.0%	5.30%	0.714
	2020	11,170,433	50,387,473	7,569,543	34,144,617	11,405,031	10,521,665		451.1%	5.34%	0.678
	2021	10,048,234	49,791,155	6,462,449	32,022,817	9,736,971	8,982,803		495.5%	5.39%	0.643
	2022	8,995,068	49,059,784	5,487,929	29,931,582	8,268,662	7,628,221		545.4%	5.44%	0.610
	2023	8,013,096	48,107,679	4,638,139	27,845,682	6,988,285	6,447,014		600.4%	5.37%	0.579
	2024	7,103,460	46,961,384	3,902,026	25,796,515	5,879,182	5,423,816		661.1%	5.37%	0.549
	2025	6,266,312	45,605,435	3,266,621	23,774,059	4,921,818	4,540,603		727.8%	5.37%	0.521
	2026	5,500,860	44,081,871	2,721,694	21,810,653	4,100,776	3,783,154		801.4%	5.35%	0.495
	2027	4,805,448	42,399,560	2,257,425	19,917,776	3,401,263	3,137,821		882.3%	5.30%	0.470
	2028	4,177,650	40,560,193	1,864,108	18,098,355	2,808,652	2,591,110		970.9%	5.26%	0.446
	2029	3,614,395	38,616,644	1,532,680	16,375,345	2,309,289	2,130,425		1068.4%	5.20%	0.424
	2030	3,112,104	36,674,847	1,254,722	14,786,378	1,890,490	1,744,064		1178.5%	5.16%	0.403
	2031	2,666,819	34,755,050	1,022,776	13,329,225	1,541,017	1,421,659		1303.2%	5.09%	0.384
	2032	2,274,335	32,833,266	830,216	11,985,350	1,250,887	1,154,000		1443.6%	5.03%	0.365
	2033	1,930,326	30,846,175	671,033	10,722,955	1,011,045	932,736		1598.0%	4.98%	0.348
	2034	1,630,458	28,796,599	539,972	9,536,814	813,576	750,562		1766.2%	4.95%	0.331
	2035	1,370,479	26,681,928	432,586	8,422,034	651,777	601,294		1946.9%	4.89%	0.316
	2036	1,146,292	24,480,196	345,197	7,372,021	520,108	479,824		2135.6%	4.74%	0.301
	2037	954,005	22,229,861	274,527	6,396,922	413,630	381,592		2330.2%	4.56%	0.288
	2038	789,966	19,991,913	217,540	5,505,344	327,767	302,380		2530.7%	4.44%	0.275
	2039	650,785	17,813,802	171,653	4,698,611	258,629	238,597		2737.3%	4.37%	0.264
	2040	533,343	15,762,263	134,812	3,984,183	203,121	187,388		2955.4%	4.33%	0.253
	2041	434,793	13,916,211	105,359	3,372,183	158,745	146,449		3200.7%	4.29%	0.242
	2042	352,553	12,251,970	81,919	2,846,857	123,427	113,867		3475.2%	4.28%	0.232
	2043	284,305	10,705,347	63,351	2,385,431	95,450	88,057		3765.4%	4.28%	0.223
	2044	227,985	9,318,140	48,709	1,990,830	73,390	67,706		4087.2%	4.31%	0.214
	2045	181,772	8,099,884	37,229	1,658,955	56,093	51,749		4456.1%	4.32%	0.205
	2046	144,074	6,980,025	28,282	1,370,167	42,612	39,311		4844.7%	4.36%	0.196
	2047	113,509	5,957,364	21,351	1,120,582	32,170	29,678		5248.4%	4.36%	0.188
	2048	88,884	5,030,212	16,019	906,573	24,136	22,267		5659.3%	4.38%	0.180
	2049	69,178	4,212,636	11,946	727,480	18,000	16,605		6089.6%	4.35%	0.173
	2050	53,521	3,495,033	8,856	578,345	13,344	12,311		6530.2%	4.37%	0.165
	2051	41,174	2,869,890	6,528	455,033	9,836	9,074		6970.1%	4.36%	0.159
	2052	31,511	2,338,358	4,788	355,323	7,214	6,656		7420.8%	4.32%	0.152
Past (1997 - 2013)		404,586,770	276,898,323	643,955,578	353,705,912	700,707,093	664,663,217	36,043,876	54.9%		
Future (2014 - 2052)		182,280,187	1,129,380,296	123,148,305	606,128,702	185,547,551	171,176,143	0	492.2%		
Lifetime (1997 - 2052)		586,866,956	1,406,278,619	767,103,883	959,834,614	886,254,643	835,839,360	36,043,876	125.1%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								21.1%			

* Assumes 15.9% rate increase implemented beginning of 2006 and 30% rate increase implemented mid-year 2011

** Assumes 39% rate increase implemented mid-year 2011

Attachment 8
MetLife Insurance Company USA
Status of Filings as of March 23, 2015
All Jurisdictions in which these Forms are Active
LTC3+ Tax-Qualified 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*	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.7%	50.0%	N/A	N/A	50.0%	6,641	0.02%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.7%	50.0%	12/16/2013	1/14/2014	20.0%	45,129	0.16%
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	10.0%	90.7%	12/31/2013	1/29/2015	25.0%	23,879	0.09%
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	15.0%	85.7%	11/13/2013	12/20/2013	85.7%	153,735	0.56%
California**	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	19.4%	81.3%				2,049,504	7.49%
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	27.5%	73.2%	11/6/2014	1/12/2015	35.0%	194,381	0.71%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	30.0%	70.7%	9/27/2013	3/28/2014	20.0%	2,572,120	9.40%
District of Columbia	15.9%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	100,870	0.37%
Delaware	15.9%	9/8/2004	10.0%	30.6%	7/12/2010	25.0%	37.5%	25.0%	12/13/2013	2/25/2014	25.0%	24,079	0.09%
Florida	32.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			2,645,557	9.67%
Georgia	15.9%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	26.5%	74.2%	10/31/2013	7/16/2014	15.0%	215,460	0.79%
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.7%	50.0%	10/18/2013			202,919	0.74%
Iowa	15.9%	6/23/2004	12.0%	30.0%	7/12/2010	20.5%	35.0%	65.7%	12/3/2013	4/7/2014	17.0%	320,253	1.17%
Idaho	15.9%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	10.0%	90.7%	2/5/2014	10/31/2014	30.0%	4,890	0.02%
Illinois	15.9%	7/28/2004	15.9%	30.0%	8/2/2010	30.0%	50.7%	50.0%	10/8/2013	1/8/2015	50.0%	923,260	3.37%
Indiana	15.9%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	9.0%	91.7%	10/30/2014	2/25/2015	18.1%	237,925	0.87%
Kansas	15.9%	6/17/2004	15.9%	30.0%	8/5/2010	10.0%	27.5%	73.2%	11/13/2013	5/21/2014	49.7%	138,238	0.51%
Kentucky	15.9%	9/20/2004	15.9%	30.0%	5/10/2010	20.0%	39.1%	61.6%	12/4/2013	3/4/2014	20.4%	57,504	0.21%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	15.9%	84.8%	8/1/2014	Disapproved	0.0%	24,942	0.09%
Massachusetts	0.0%	Not Filed	0.0%	39.0%	11/26/2012	10.0%	10.0%	90.7%	5/15/2014			2,232,772	8.16%
Maryland	15.9%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	32.3%	15.0%	10/18/2013	2/4/2014	15.0%	2,109,175	7.71%
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	50.7%	30.0%	7/14/2014	12/19/2014	30.0%	139,021	0.51%
Michigan	15.9%	9/1/2004	15.9%	30.0%	3/19/2010	30.0%	50.7%	50.0%	11/7/2013	12/2/2013	50.0%	178,530	0.65%
Minnesota	15.9%	7/26/2004	15.9%	30.0%	3/3/2015	26.5%	46.6%	Not Filing				786,009	2.87%
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	34.4%	13.7%	1/24/2014	1/30/2014	13.7%	172,444	0.63%
Mississippi	15.9%	8/19/2004	15.9%	30.6%	5/6/2010	30.6%	51.4%	25.0%	4/21/2014	5/20/2014	25.0%	41,854	0.15%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.7%	50.0%	1/3/2014	2/6/2014	30.0%	14,034	0.05%
North Carolina	15.9%	6/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.7%	50.0%	12/2/2013	3/14/2014	50.0%	1,411,393	5.16%
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	28.7%	72.0%	1/2/2014	1/21/2014	15.0%	13,461	0.05%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	32.1%	68.5%	12/12/2013	9/29/2014	25.0%	35,792	0.13%
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	17.9%	82.8%	12/17/2013	Disapproved	0.0%	124,326	0.45%
New Jersey	39.0%	4/4/2005	15.0%	30.0%	7/16/2010	30.0%	49.5%	51.2%	12/9/2013	7/3/2014	52.1%	5,977,499	21.85%
New Mexico	15.9%	6/23/2004	15.9%	30.0%	Disapproved	0.0%	15.9%	84.8%	12/20/2013	5/21/2014	15.0%	53,725	0.20%
Nevada	15.9%	7/23/2004	5.0%	30.0%	11/30/2010	10.0%	15.5%	85.2%	2/4/2014	10/16/2014	50.0%	47,198	0.17%
Ohio	15.9%	6/10/2004	15.9%	34.7%	6/1/2010	33.8%	55.1%	50.0%	3/11/2014			598,076	2.19%
Oklahoma	15.9%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	26.5%	74.2%	12/19/2013	3/17/2014	25.0%	36,305	0.13%
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	33.3%	67.4%	1/17/2014	4/21/2014	30.0%	59,238	0.22%
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	33.2%	67.5%	11/6/2013	2/28/2014	15.0%	1,130,403	4.13%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	25.0%	75.7%	10/31/2013			206,902	0.76%
South Carolina	15.9%	7/12/2004	15.9%	30.0%	11/12/2010	20.0%	39.1%	61.6%	10/21/2013	2/4/2014	20.0%	338,655	1.24%
South Dakota	15.9%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	39.0%	61.7%	2/7/2014	3/5/2014	61.7%	22,095	0.08%
Tennessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	27.5%	73.2%	12/3/2013	4/14/2014	73.2%	52,673	0.19%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	38.0%	62.7%	3/13/2014	4/28/2014	16.0%	327,824	1.20%
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	39.1%	61.6%	7/22/2014	11/5/2014	30.0%	17,053	0.06%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	39.0%	61.7%	6/3/2014			782,880	2.86%
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	0.0%	100.0%	12/5/2013	Disapproved	0.0%	205,412	0.75%
Washington	15.9%	7/19/2004	7.6%	30.0%	8/17/2010	30.0%	39.9%	60.8%	6/24/2014	8/14/2014	60.8%	268,781	0.98%
West Virginia	15.9%	7/20/2004	15.9%	30.0%	5/24/2010	30.0%	50.7%	50.0%	2/3/2014	9/11/2014	50.0%	32,228	0.12%
Wyoming	15.9%	5/6/2004	15.9%	30.0%	6/4/2010	30.0%	50.7%	50.0%	2/6/2014	2/7/2014	50.0%	4,701	0.02%
											Total	**27,361,747**	**100.00%**

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

***Annual premium does not reflect the recent approval of the second round increase.*

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	8,967,454	92,684	428,495	4.8%	0.602	2.9%	4.8%	0.602
	1998	25,590,645	279,777	1,958,435	7.7%	23,868,693	483,409	1,476,134	6.2%	1.237	6.3%	5.8%	1.094
	1999	27,546,337	813,690	2,758,763	10.0%	23,435,544	1,202,833	2,467,741	10.5%	0.951	7.9%	7.7%	1.030
	2000	27,417,596	1,338,629	4,303,144	15.7%	21,254,375	2,108,097	3,527,353	16.6%	0.946	10.1%	9.9%	1.023
	2001	27,028,171	2,266,772	6,953,117	25.7%	19,482,877	3,097,622	4,505,586	23.1%	1.112	13.4%	12.2%	1.096
	2002	26,702,697	3,725,462	8,781,342	32.9%	18,139,777	4,077,337	5,399,087	29.8%	1.105	16.6%	14.5%	1.141
	2003	26,316,364	5,009,619	9,486,295	36.0%	16,840,832	5,040,229	6,389,163	37.9%	0.950	19.1%	16.9%	1.132
	2004	27,636,493	5,564,843	8,626,548	31.2%	15,591,318	5,956,362	7,104,964	45.6%	0.685	20.5%	19.2%	1.068
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,401,889	6,742,322	7,605,135	52.8%	0.870	23.1%	21.4%	1.079
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,277,650	7,371,772	7,949,164	59.9%	1.071	26.6%	23.5%	1.136
	2007	27,669,547	4,951,523	16,340,625	59.1%	12,228,469	7,888,520	8,375,045	68.5%	0.862	29.1%	25.4%	1.144
	2008	27,243,201	21,023,105	22,288,123	81.8%	11,188,469	8,378,306	8,888,312	79.4%	1.030	32.5%	27.3%	1.189
	2009	26,785,321	28,665,739	26,648,621	99.5%	10,214,614	8,818,037	9,107,110	89.2%	1.116	36.3%	29.1%	1.245
	2010	28,578,373	32,391,804	28,174,251	98.6%	9,235,187	9,132,047	9,151,974	99.1%	0.995	39.6%	30.8%	1.286
	2011	29,387,477	28,543,628	35,158,778	119.6%	8,259,375	9,317,755	9,138,564	110.6%	1.081	43.6%	32.4%	1.347
	2012	28,430,819	32,809,748	30,374,076	106.8%	7,407,122	9,425,829	9,199,776	124.2%	0.860	46.4%	33.9%	1.370
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	6,583,099	9,513,421	9,304,650	141.3%	1.132	50.7%	35.3%	1.438
	2014	25,563,379	47,413,487	46,414,023	181.6%	5,776,453	9,556,571	9,177,408	158.9%	1.143	55.0%	36.6%	1.504
	2015	23,780,094	50,958,487	48,514,011	204.0%	5,043,023	9,507,387	8,944,814	177.4%	1.150	59.2%	37.8%	1.567
	2016	21,993,573	51,670,766	50,210,793	228.3%	4,380,112	9,376,050	8,695,118	198.5%	1.150	63.3%	38.9%	1.627
	2017	20,207,231	52,298,136	50,869,458	251.7%	3,784,638	9,195,101	8,476,665	224.0%	1.124	67.1%	39.9%	1.683
	2018	18,444,574	52,406,295	50,968,871	276.3%	3,253,296	9,000,328	8,319,833	255.7%	1.081	70.8%	40.8%	1.734
	2019	16,751,508	52,678,524	50,790,991	303.2%	2,782,338	8,785,191	8,017,627	288.2%	1.052	74.3%	41.7%	1.781
	2020	15,141,159	52,689,168	50,387,473	332.8%	2,367,470	8,518,633	7,640,684	322.7%	1.031	77.5%	42.5%	1.826
	2021	13,620,056	52,455,186	49,791,155	365.6%	2,004,307	8,205,847	7,260,138	362.2%	1.009	80.6%	43.2%	1.868
	2022	12,192,522	52,010,650	49,059,784	402.4%	1,688,501	7,865,525	6,899,183	408.6%	0.985	83.5%	43.8%	1.908
	2023	10,861,491	51,378,971	48,107,679	442.9%	1,415,646	7,516,533	6,568,198	464.0%	0.955	86.2%	44.3%	1.946
	2024	9,628,510	50,558,692	46,961,384	487.7%	1,181,300	7,157,054	6,166,899	522.0%	0.934	88.7%	44.8%	1.981
	2025	8,493,782	49,548,109	45,605,435	536.9%	981,087	6,775,923	5,741,343	585.2%	0.918	91.1%	45.2%	2.014
	2026	7,456,238	48,344,643	44,081,871	591.2%	810,939	6,379,589	5,326,614	656.8%	0.900	93.3%	45.6%	2.046
	2027	6,513,629	46,958,290	42,399,560	650.9%	667,142	5,977,846	4,925,314	738.3%	0.882	95.3%	45.9%	2.075
	2028	5,662,669	45,398,246	40,560,193	716.3%	546,309	5,578,227	4,537,956	830.7%	0.862	97.1%	46.2%	2.103
	2029	4,899,195	43,685,326	38,616,644	788.2%	445,319	5,182,283	4,140,997	929.9%	0.848	98.8%	46.4%	2.128
	2030	4,218,355	41,863,340	36,674,847	869.4%	361,234	4,789,591	3,753,252	1039.0%	0.837	100.3%	46.6%	2.152
	2031	3,614,787	39,981,403	34,755,050	961.5%	291,594	4,405,672	3,393,575	1163.8%	0.826	101.7%	46.8%	2.174
	2032	3,082,788	38,066,627	32,833,266	1065.1%	234,262	4,037,837	3,065,634	1308.6%	0.814	103.0%	46.9%	2.194
	2033	2,616,495	36,122,771	30,846,175	1178.9%	187,359	3,691,833	2,770,062	1478.5%	0.797	104.1%	47.0%	2.213
	2034	2,210,032	34,137,389	28,796,599	1303.0%	149,146	3,366,462	2,469,847	1656.0%	0.787	105.1%	47.1%	2.230
	2035	1,857,640	32,101,475	26,681,928	1436.3%	118,133	3,055,467	2,181,344	1846.5%	0.778	106.0%	47.2%	2.245
	2036	1,553,762	30,003,718	24,480,196	1575.5%	93,089	2,758,360	1,911,276	2053.2%	0.767	106.8%	47.3%	2.259
	2037	1,293,123	27,840,850	22,229,861	1719.1%	72,967	2,475,885	1,661,001	2276.4%	0.755	107.5%	47.4%	2.271
	2038	1,070,773	25,630,023	19,991,913	1867.1%	56,870	2,209,235	1,429,611	2513.8%	0.743	108.1%	47.4%	2.282
	2039	882,118	23,404,233	17,813,802	2019.4%	44,026	1,958,289	1,214,240	2758.0%	0.732	108.6%	47.4%	2.291
	2040	722,930	21,205,104	15,762,263	2180.3%	33,835	1,723,675	1,021,602	3019.3%	0.722	109.1%	47.5%	2.299
	2041	589,348	19,087,649	13,916,211	2361.3%	25,823	1,507,470	855,400	3312.6%	0.713	109.5%	47.5%	2.305
	2042	477,874	17,095,142	12,251,970	2563.8%	19,583	1,311,669	713,776	3644.9%	0.703	109.8%	47.5%	2.311
	2043	385,366	15,238,448	10,705,347	2778.0%	14,787	1,137,082	594,262	4018.9%	0.691	110.0%	47.5%	2.316
	2044	309,026	13,519,253	9,318,140	3015.3%	11,134	983,350	494,510	4441.5%	0.679	110.3%	47.5%	2.320
	2045	246,386	11,947,110	8,099,884	3287.5%	8,354	849,093	411,011	4920.1%	0.668	110.4%	47.5%	2.324
	2046	195,288	10,516,093	6,980,025	3574.2%	6,250	732,267	340,799	5453.2%	0.655	110.6%	47.5%	2.327
	2047	153,858	9,208,378	5,957,364	3872.0%	4,675	630,849	282,407	6040.8%	0.641	110.7%	47.5%	2.329
	2048	120,479	8,012,384	5,030,212	4175.2%	3,508	543,123	234,529	6685.8%	0.624	110.8%	47.5%	2.331
	2049	93,769	6,922,783	4,212,636	4492.6%	2,636	467,313	193,871	7353.5%	0.611	110.9%	47.5%	2.333
	2050	72,546	5,937,308	3,495,033	4817.7%	1,982	401,536	159,592	8053.8%	0.598	111.0%	47.5%	2.334
	2051	55,810	5,052,714	2,869,890	5142.2%	1,490	344,364	130,935	8788.4%	0.585	111.0%	47.5%	2.335
	2052	42,712	4,266,711	2,338,358	5474.7%	1,122	294,723	107,193	9553.5%	0.573	111.1%	47.5%	2.336
TOTALS	Past	422,170,923	180,293,386	233,163,230	55.2%	233,793,646	89,133,160	100,713,602	43.1%	1.282	46.4%	33.9%	1.370
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	45,454,837	177,766,652	149,533,170	329.0%	1.300	335.2%	252.0%	1.330
	Lifetime	696,574,626	1,496,315,892	1,406,278,619	201.9%	279,248,483	266,899,812	250,246,772	89.6%	2.253	111.1%	47.5%	2.336

**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 61.7% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	8,967,454	92,684	428,495	4.8%	0.602	2.9%	4.8%	0.602
	1998	25,590,645	279,777	1,958,435	7.7%	23,868,693	483,409	1,476,134	6.2%	1.237	6.3%	5.8%	1.094
	1999	27,546,337	813,690	2,758,763	10.0%	23,435,544	1,202,833	2,467,741	10.5%	0.951	7.9%	7.7%	1.030
	2000	27,417,596	1,338,629	4,303,144	15.7%	21,254,375	2,108,097	3,527,353	16.6%	0.946	10.1%	9.9%	1.023
	2001	27,028,171	2,266,772	6,953,117	25.7%	19,482,877	3,097,622	4,505,586	23.1%	1.112	13.4%	12.2%	1.096
	2002	26,702,697	3,725,462	8,781,342	32.9%	18,139,777	4,077,337	5,399,087	29.8%	1.105	16.6%	14.5%	1.141
	2003	26,316,364	5,009,619	9,486,295	36.0%	16,840,832	5,040,229	6,389,163	37.9%	0.950	19.1%	16.9%	1.132
	2004	27,636,493	5,564,843	8,626,548	31.2%	15,591,318	5,956,362	7,104,964	45.6%	0.685	20.5%	19.2%	1.068
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,401,889	6,742,322	7,605,135	52.8%	0.870	23.1%	21.4%	1.079
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,277,650	7,371,772	7,949,164	59.9%	1.071	26.6%	23.5%	1.136
	2007	27,669,547	4,951,523	16,340,625	59.1%	12,228,469	7,888,520	8,375,045	68.5%	0.862	29.1%	25.4%	1.144
	2008	27,243,201	21,023,105	22,288,123	81.8%	11,188,469	8,378,306	8,888,312	79.4%	1.030	32.5%	27.3%	1.189
	2009	26,785,321	28,665,739	26,648,621	99.5%	10,214,614	8,818,037	9,107,110	89.2%	1.116	36.3%	29.1%	1.245
	2010	28,578,373	32,391,804	28,174,251	98.6%	9,235,187	9,132,047	9,151,974	99.1%	0.995	39.6%	30.8%	1.286
	2011	29,387,477	28,543,628	35,158,778	119.6%	8,259,375	9,317,755	9,138,564	110.6%	1.081	43.6%	32.4%	1.347
	2012	28,430,819	32,809,748	30,374,076	106.8%	7,407,122	9,425,829	9,199,776	124.2%	0.860	46.4%	33.9%	1.370
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	6,583,099	9,513,421	9,304,650	141.3%	1.132	50.7%	35.3%	1.438
	2014	32,096,971	47,034,400	44,749,987	139.4%	5,776,453	9,556,571	9,177,408	158.9%	0.878	54.3%	36.6%	1.485
	2015	35,189,446	49,633,396	45,377,166	129.0%	5,043,023	9,507,387	8,944,814	177.4%	0.727	57.4%	37.8%	1.518
	2016	32,545,777	49,400,634	46,964,237	144.3%	4,380,112	9,376,050	8,695,118	198.5%	0.727	60.4%	38.9%	1.553
	2017	29,902,374	49,444,907	47,580,313	159.1%	3,784,638	9,195,101	8,476,665	224.0%	0.710	63.3%	39.9%	1.585
	2018	27,294,019	49,253,568	47,673,298	174.7%	3,253,296	9,000,328	8,319,833	255.7%	0.683	66.0%	40.8%	1.616
	2019	24,788,645	49,390,128	47,506,919	191.6%	2,782,338	8,785,191	8,017,627	288.2%	0.665	68.6%	41.7%	1.646
	2020	22,405,672	49,347,553	47,129,492	210.3%	2,367,470	8,518,633	7,640,684	322.7%	0.652	71.1%	42.5%	1.675
	2021	20,154,765	49,106,361	46,571,731	231.1%	2,004,307	8,205,847	7,260,138	362.2%	0.638	73.5%	43.2%	1.703
	2022	18,042,321	48,676,347	45,887,650	254.3%	1,688,501	7,865,525	6,899,183	408.6%	0.622	75.8%	43.8%	1.731
	2023	16,072,681	48,076,351	44,997,107	280.0%	1,415,646	7,516,533	6,568,198	464.0%	0.603	77.9%	44.3%	1.757
	2024	14,248,133	47,303,066	43,924,929	308.3%	1,181,300	7,157,054	6,166,899	522.0%	0.591	79.9%	44.8%	1.783
	2025	12,568,978	46,353,791	42,656,654	339.4%	981,087	6,775,923	5,741,343	585.2%	0.580	81.7%	45.2%	1.808
	2026	11,033,635	45,225,409	41,231,602	373.7%	810,939	6,379,589	5,326,614	656.8%	0.569	83.5%	45.6%	1.831
	2027	9,638,776	43,926,807	39,658,066	411.4%	667,142	5,977,846	4,925,314	738.3%	0.557	85.1%	45.9%	1.854
	2028	8,379,537	42,466,255	37,937,630	452.7%	546,309	5,578,227	4,537,956	830.7%	0.545	86.6%	46.2%	1.875
	2029	7,249,759	40,863,089	36,119,748	498.2%	445,319	5,182,283	4,140,997	929.9%	0.536	88.0%	46.4%	1.895
	2030	6,242,262	39,158,187	34,303,504	549.5%	361,234	4,789,591	3,753,252	1039.0%	0.529	89.2%	46.6%	1.914
	2031	5,349,110	37,397,385	32,507,839	607.7%	291,594	4,405,672	3,393,575	1163.8%	0.522	90.4%	46.8%	1.931
	2032	4,561,866	35,606,028	30,710,315	673.2%	234,262	4,037,837	3,065,634	1308.6%	0.514	91.4%	46.9%	1.948
	2033	3,871,851	33,787,597	28,851,706	745.2%	187,359	3,691,833	2,770,062	1478.5%	0.504	92.3%	47.0%	1.963
	2034	3,270,374	31,930,415	26,934,653	823.6%	149,146	3,366,462	2,469,847	1656.0%	0.497	93.2%	47.1%	1.976
	2035	2,748,908	30,026,031	24,956,713	907.9%	118,133	3,055,467	2,181,344	1846.5%	0.492	93.9%	47.2%	1.989
	2036	2,299,235	28,063,845	22,897,342	995.9%	93,089	2,758,360	1,911,276	2053.2%	0.485	94.6%	47.3%	2.000
	2037	1,913,545	26,040,783	20,792,511	1086.6%	72,967	2,475,885	1,661,001	2276.4%	0.477	95.2%	47.4%	2.010
	2038	1,584,515	23,972,878	18,699,265	1180.1%	56,870	2,209,235	1,429,611	2513.8%	0.469	95.7%	47.4%	2.019
	2039	1,305,346	21,890,980	16,661,987	1276.4%	44,026	1,958,289	1,214,240	2758.0%	0.463	96.1%	47.4%	2.027
	2040	1,069,781	19,834,020	14,743,098	1378.1%	33,835	1,723,675	1,021,602	3019.3%	0.456	96.5%	47.5%	2.033
	2041	872,108	17,853,471	13,016,409	1492.5%	25,823	1,507,470	855,400	3312.6%	0.451	96.8%	47.5%	2.039
	2042	707,152	15,989,795	11,459,775	1620.6%	19,583	1,311,669	713,776	3644.9%	0.445	97.1%	47.5%	2.044
	2043	570,260	14,253,152	10,013,155	1755.9%	14,787	1,137,082	594,262	4018.9%	0.437	97.3%	47.5%	2.048
	2044	457,293	12,645,118	8,715,643	1905.9%	11,134	983,350	494,510	4441.5%	0.429	97.5%	47.5%	2.052
	2045	364,599	11,174,627	7,576,157	2077.9%	8,354	849,093	411,011	4920.1%	0.422	97.6%	47.5%	2.055
	2046	288,985	9,836,138	6,528,707	2259.2%	6,250	732,267	340,799	5453.2%	0.414	97.8%	47.5%	2.057
	2047	227,676	8,612,978	5,572,170	2447.4%	4,675	630,849	282,407	6040.8%	0.405	97.9%	47.5%	2.059
	2048	178,283	7,494,314	4,704,966	2639.0%	3,508	543,123	234,529	6685.8%	0.395	98.0%	47.5%	2.061
	2049	138,757	6,475,166	3,940,254	2839.7%	2,636	467,313	193,871	7353.5%	0.386	98.0%	47.5%	2.062
	2050	107,353	5,553,411	3,269,049	3045.1%	1,982	401,536	159,592	8053.8%	0.378	98.1%	47.5%	2.063
	2051	82,587	4,726,013	2,684,327	3250.3%	1,490	344,364	130,935	8788.4%	0.370	98.1%	47.5%	2.064
	2052	63,204	3,990,832	2,187,163	3460.5%	1,122	294,723	107,193	9553.5%	0.362	98.2%	47.5%	2.065
TOTALS	Past	422,170,923	180,293,386	233,163,230	55.2%	233,793,646	89,133,160	100,713,602	43.1%	1.282	46.4%	33.9%	1.370
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	45,454,837	177,766,652	149,533,170	329.0%	0.865	227.6%	252.0%	0.903
	Lifetime	809,386,289	1,420,517,234	1,334,591,560	164.9%	279,248,483	266,899,812	250,246,772	89.6%	1.840	98.2%	47.5%	2.065

**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+ Tax-Qualified 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	1997	285,007	0	0	0.0%	274,091	2,093	9,185	3.4%	0.000	0.0%	3.4%	0.000
	1998	726,666	0	0	0.0%	677,004	9,810	29,179	4.3%	0.000	0.0%	4.0%	0.000
	1999	719,179	0	0	0.0%	613,716	23,089	48,183	7.9%	0.000	0.0%	5.4%	0.000
	2000	707,820	0	115,236	16.3%	548,268	39,899	69,003	12.6%	1.294	4.4%	7.1%	0.618
	2001	705,152	24,111	0	0.0%	504,969	58,737	88,767	17.6%	0.000	3.5%	8.9%	0.395
	2002	701,612	68,080	0	0.0%	471,920	78,226	108,169	22.9%	0.000	2.9%	10.7%	0.276
	2003	694,866	35,312	279	0.0%	439,665	98,613	130,989	29.8%	0.001	2.6%	12.6%	0.204
	2004	684,672	4,474	70,034	10.2%	408,526	119,001	148,841	36.4%	0.281	3.4%	14.4%	0.235
	2005	673,371	70,878	232,749	34.6%	378,694	137,622	162,546	42.9%	0.805	6.2%	16.3%	0.384
	2006	671,000	61,480	454,288	67.7%	350,669	153,640	172,736	49.3%	1.374	11.1%	18.0%	0.617
	2007	673,249	45,445	813,594	120.8%	324,195	167,866	185,588	57.2%	2.111	18.8%	19.7%	0.954
	2008	666,808	349,113	1,109,013	166.3%	298,184	182,434	202,258	67.8%	2.452	27.8%	21.4%	1.301
	2009	653,841	532,903	559,292	85.5%	273,269	196,324	211,082	77.2%	1.107	30.9%	23.0%	1.343
	2010	633,065	892,235	889,701	140.5%	248,860	207,530	216,006	86.8%	1.619	36.0%	24.6%	1.468
	2011	646,871	912,204	1,011,640	156.4%	224,610	216,171	220,228	98.0%	1.595	41.2%	26.0%	1.585
	2012	770,140	954,134	295,732	38.4%	202,798	223,678	227,838	112.3%	0.342	41.1%	27.4%	1.498
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	182,188	231,926	239,254	131.3%	1.186	45.9%	28.9%	1.590
	2014	720,851	1,251,736	1,301,386	180.5%	162,069	239,742	242,324	149.5%	1.207	50.7%	30.2%	1.680
	2015	678,611	1,401,532	1,401,424	206.5%	143,522	245,164	242,014	168.6%	1.225	55.6%	31.4%	1.768
	2016	635,844	1,490,230	1,493,646	234.9%	126,503	248,461	241,617	191.0%	1.230	60.4%	32.6%	1.852
	2017	592,406	1,532,412	1,556,760	262.8%	110,961	250,658	243,051	219.0%	1.200	65.1%	33.7%	1.931
	2018	548,748	1,567,050	1,615,551	294.4%	96,835	252,971	247,253	255.3%	1.153	69.8%	34.8%	2.004
	2019	506,247	1,627,762	1,676,260	331.1%	84,064	254,589	244,775	291.2%	1.137	74.3%	35.8%	2.075
	2020	465,143	1,690,279	1,738,489	373.8%	72,580	254,136	239,234	329.6%	1.134	78.7%	36.7%	2.144
	2021	425,585	1,752,780	1,795,062	421.8%	62,319	251,808	233,380	374.5%	1.126	83.1%	37.6%	2.213
	2022	387,703	1,814,031	1,851,163	477.5%	53,212	248,155	227,605	427.7%	1.116	87.4%	38.3%	2.281
	2023	351,606	1,871,647	1,894,461	538.8%	45,177	243,633	221,941	491.3%	1.097	91.6%	39.0%	2.348
	2024	317,384	1,922,140	1,923,228	606.0%	38,126	237,856	212,621	557.7%	1.087	95.7%	39.7%	2.413
	2025	285,105	1,962,287	1,935,482	678.9%	31,974	230,394	201,560	630.4%	1.077	99.6%	40.2%	2.476
	2026	254,819	1,989,717	1,933,488	758.8%	26,631	221,474	190,062	713.7%	1.063	103.3%	40.7%	2.538
	2027	226,557	2,003,118	1,917,141	846.2%	22,019	211,399	178,002	808.4%	1.047	106.8%	41.1%	2.597
	2028	200,331	2,002,243	1,886,598	941.7%	18,065	200,261	164,939	913.0%	1.031	110.2%	41.5%	2.653
	2029	176,136	1,987,141	1,840,547	1045.0%	14,699	188,072	150,796	1025.9%	1.019	113.2%	41.8%	2.706
	2030	153,948	1,958,232	1,785,421	1159.8%	11,855	175,020	136,473	1151.2%	1.007	116.1%	42.1%	2.757
	2031	133,727	1,916,253	1,720,109	1286.3%	9,477	161,468	122,583	1293.5%	0.994	118.8%	42.3%	2.805
	2032	115,417	1,860,822	1,640,253	1421.2%	7,506	147,784	109,354	1456.8%	0.976	121.2%	42.5%	2.849
	2033	98,948	1,791,060	1,543,892	1560.3%	5,890	134,209	96,496	1638.4%	0.952	123.3%	42.7%	2.889
	2034	84,239	1,706,722	1,433,962	1702.3%	4,574	120,791	83,654	1828.9%	0.931	125.3%	42.8%	2.926
	2035	71,200	1,609,079	1,315,098	1847.1%	3,514	107,625	71,522	2035.3%	0.908	127.0%	42.9%	2.959
	2036	59,731	1,500,511	1,190,467	1993.1%	2,673	94,906	60,345	2257.2%	0.883	128.4%	43.0%	2.987
	2037	49,726	1,384,545	1,067,011	2145.8%	2,014	82,811	50,229	2493.5%	0.861	129.7%	43.1%	3.012
	2038	41,073	1,264,608	947,002	2305.7%	1,502	71,486	41,165	2741.0%	0.841	130.8%	43.1%	3.034
	2039	33,656	1,143,689	831,478	2470.5%	1,105	61,013	33,014	2987.0%	0.827	131.7%	43.1%	3.053
	2040	27,358	1,024,452	723,550	2644.8%	804	51,474	26,062	3242.4%	0.816	132.4%	43.2%	3.068
	2041	22,059	910,002	627,453	2844.4%	579	42,967	20,338	3513.5%	0.810	133.1%	43.2%	3.082
	2042	17,643	802,395	539,987	3060.6%	413	35,544	15,706	3801.0%	0.805	133.6%	43.2%	3.093
	2043	13,998	702,417	460,481	3289.6%	293	29,192	12,049	4107.5%	0.801	134.0%	43.2%	3.102
	2044	11,017	610,475	389,810	3538.2%	209	23,858	9,290	4449.3%	0.795	134.4%	43.2%	3.110
	2045	8,603	527,562	331,334	3851.3%	148	19,446	7,165	4829.3%	0.797	134.7%	43.2%	3.116
	2046	6,667	453,771	279,594	4193.9%	105	15,829	5,516	5245.3%	0.800	134.9%	43.2%	3.121
	2047	5,129	388,415	234,411	4570.5%	75	12,895	4,285	5703.5%	0.801	135.1%	43.2%	3.125
	2048	3,919	331,072	196,184	5005.5%	55	10,546	3,382	6189.9%	0.809	135.2%	43.2%	3.129
	2049	2,978	281,256	163,691	5496.8%	41	8,684	2,741	6731.1%	0.817	135.3%	43.2%	3.131
	2050	2,252	238,230	136,298	6051.8%	31	7,210	2,237	7288.5%	0.830	135.4%	43.2%	3.133
	2051	1,698	201,254	112,829	6644.8%	23	6,028	1,824	7864.1%	0.845	135.5%	43.2%	3.135
	2052	1,278	169,679	93,704	7330.3%	18	5,066	1,494	8494.7%	0.863	135.6%	43.2%	3.136
TOTALS	Past	10,613,318	3,950,369	5,551,559	52.3%	6,239,436	1,914,731	2,230,598	35.7%	1.463	41.1%	27.4%	1.498
	Future	8,501,676	51,636,277	46,712,219	549.4%	1,343,849	5,436,551	4,637,350	345.1%	1.592	411.7%	259.9%	1.584
	Lifetime	19,114,994	55,586,646	52,263,778	273.4%	7,583,286	7,351,282	6,867,948	90.6%	3.019	135.6%	43.2%	3.136

**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 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	274,091	2,093	9,185	3.4%	0.000	0.0%	3.4%	0.000
	1998	726,666	0	0	0.0%	677,004	9,810	29,179	4.3%	0.000	0.0%	4.0%	0.000
	1999	719,179	0	0	0.0%	613,716	23,089	48,183	7.9%	0.000	0.0%	5.4%	0.000
	2000	707,820	0	115,236	16.3%	548,268	39,899	69,003	12.6%	1.294	4.4%	7.1%	0.618
	2001	705,152	24,111	0	0.0%	504,969	58,737	88,767	17.6%	0.000	3.5%	8.9%	0.395
	2002	701,612	68,080	0	0.0%	471,920	78,226	108,169	22.9%	0.000	2.9%	10.7%	0.276
	2003	694,866	35,312	279	0.0%	439,665	98,613	130,989	29.8%	0.001	2.6%	12.6%	0.204
	2004	684,672	4,474	70,034	10.2%	408,526	119,001	148,841	36.4%	0.281	3.4%	14.4%	0.235
	2005	673,371	70,878	232,749	34.6%	378,694	137,622	162,546	42.9%	0.805	6.2%	16.3%	0.384
	2006	671,000	61,480	454,288	67.7%	350,669	153,640	172,736	49.3%	1.374	11.1%	18.0%	0.617
	2007	673,249	45,445	813,594	120.8%	324,195	167,866	185,588	57.2%	2.111	18.8%	19.7%	0.954
	2008	666,808	349,113	1,109,013	166.3%	298,184	182,434	202,258	67.8%	2.452	27.8%	21.4%	1.301
	2009	653,841	532,903	559,292	85.5%	273,269	196,324	211,082	77.2%	1.107	30.9%	23.0%	1.343
	2010	633,065	892,235	889,701	140.5%	248,860	207,530	216,006	86.8%	1.619	36.0%	24.6%	1.468
	2011	646,871	912,204	1,011,640	156.4%	224,610	216,171	220,228	98.0%	1.595	41.2%	26.0%	1.585
	2012	770,140	954,134	295,732	38.4%	202,798	223,678	227,838	112.3%	0.342	41.1%	27.4%	1.498
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	182,188	231,926	239,254	131.3%	1.186	45.9%	28.9%	1.590
	2014	900,873	1,240,376	1,253,866	139.2%	162,069	239,742	242,324	149.5%	0.931	50.0%	30.2%	1.658
	2015	1,004,200	1,363,536	1,310,810	130.5%	143,522	245,164	242,014	168.6%	0.774	53.7%	31.4%	1.707
	2016	940,913	1,425,853	1,397,069	148.5%	126,503	248,461	241,617	191.0%	0.777	57.3%	32.6%	1.757
	2017	876,634	1,450,320	1,456,102	166.1%	110,961	250,658	243,051	219.0%	0.758	60.9%	33.7%	1.805
	2018	812,030	1,473,892	1,511,092	186.1%	96,835	252,971	247,253	255.3%	0.729	64.4%	34.8%	1.851
	2019	749,137	1,527,102	1,567,875	209.3%	84,064	254,589	244,775	291.2%	0.719	67.9%	35.8%	1.897
	2020	688,312	1,583,772	1,626,081	236.2%	72,580	254,136	239,234	329.6%	0.717	71.4%	36.7%	1.945
	2021	629,775	1,641,321	1,678,996	266.6%	62,319	251,808	233,380	374.5%	0.712	74.8%	37.6%	1.993
	2022	573,717	1,698,024	1,731,470	301.8%	53,212	248,155	227,605	427.7%	0.706	78.2%	38.3%	2.041
	2023	520,302	1,751,529	1,771,968	340.6%	45,177	243,633	221,941	491.3%	0.693	81.6%	39.0%	2.090
	2024	469,660	1,798,495	1,798,875	383.0%	38,126	237,856	212,621	557.7%	0.687	84.8%	39.7%	2.139
	2025	421,895	1,835,869	1,810,337	429.1%	31,974	230,394	201,560	630.4%	0.681	88.0%	40.2%	2.187
	2026	377,078	1,861,402	1,808,471	479.6%	26,631	221,474	190,062	713.7%	0.672	91.0%	40.7%	2.234
	2027	335,256	1,873,848	1,793,182	534.9%	22,019	211,399	178,002	808.4%	0.662	93.8%	41.1%	2.280
	2028	296,447	1,872,963	1,764,613	595.3%	18,065	200,261	164,939	913.0%	0.652	96.5%	41.5%	2.324
	2029	260,643	1,858,786	1,721,539	660.5%	14,699	188,072	150,796	1025.9%	0.644	99.0%	41.8%	2.367
	2030	227,810	1,831,709	1,669,979	733.1%	11,855	175,020	136,473	1151.2%	0.637	101.4%	42.1%	2.407
	2031	197,887	1,792,414	1,608,889	813.0%	9,477	161,468	122,583	1293.5%	0.629	103.5%	42.3%	2.445
	2032	170,792	1,740,545	1,534,197	898.3%	7,506	147,784	109,354	1456.8%	0.617	105.5%	42.5%	2.481
	2033	146,422	1,675,279	1,444,066	986.2%	5,890	134,209	96,496	1638.4%	0.602	107.3%	42.7%	2.514
	2034	124,656	1,596,384	1,341,244	1076.0%	4,574	120,791	83,654	1828.9%	0.588	108.9%	42.8%	2.544
	2035	105,361	1,505,049	1,230,066	1167.5%	3,514	107,625	71,522	2035.3%	0.574	110.3%	42.9%	2.571
	2036	88,389	1,403,497	1,113,493	1259.8%	2,673	94,906	60,345	2257.2%	0.558	111.5%	43.0%	2.594
	2037	73,584	1,295,027	998,020	1356.3%	2,014	82,811	50,229	2493.5%	0.544	112.6%	43.1%	2.615
	2038	60,779	1,182,843	885,770	1457.4%	1,502	71,486	41,165	2741.0%	0.532	113.5%	43.1%	2.633
	2039	49,804	1,069,741	777,716	1561.6%	1,105	61,013	33,014	2987.0%	0.523	114.2%	43.1%	2.648
	2040	40,484	958,213	676,766	1671.7%	804	51,474	26,062	3242.4%	0.516	114.9%	43.2%	2.661
	2041	32,642	851,163	586,883	1797.9%	579	42,967	20,338	3513.5%	0.512	115.4%	43.2%	2.673
	2042	26,108	750,513	505,072	1934.5%	413	35,544	15,706	3801.0%	0.509	115.8%	43.2%	2.682
	2043	20,714	657,000	430,707	2079.3%	293	29,192	12,049	4107.5%	0.506	116.2%	43.2%	2.690
	2044	16,303	571,002	364,606	2236.4%	209	23,858	9,290	4449.3%	0.503	116.5%	43.2%	2.696
	2045	12,731	493,451	309,910	2434.3%	148	19,446	7,165	4829.3%	0.504	116.7%	43.2%	2.701
	2046	9,865	424,431	261,516	2650.9%	105	15,829	5,516	5245.3%	0.505	116.9%	43.2%	2.705
	2047	7,589	363,300	219,255	2888.9%	75	12,895	4,285	5703.5%	0.507	117.1%	43.2%	2.709
	2048	5,800	309,665	183,499	3163.9%	55	10,546	3,382	6189.9%	0.511	117.2%	43.2%	2.712
	2049	4,407	263,070	153,107	3474.4%	41	8,684	2,741	6731.1%	0.516	117.3%	43.2%	2.714
	2050	3,333	222,826	127,485	3825.2%	31	7,210	2,237	7288.5%	0.525	117.4%	43.2%	2.716
	2051	2,513	188,241	105,534	4200.1%	23	6,028	1,824	7864.1%	0.534	117.5%	43.2%	2.717
	2052	1,892	158,708	87,645	4633.3%	18	5,066	1,494	8494.7%	0.545	117.5%	43.2%	2.718
TOTALS	Past	10,613,318	3,950,369	5,551,559	52.3%	6,239,436	1,914,731	2,230,598	35.7%	1.463	41.1%	27.4%	1.498
	Future	12,049,069	48,554,831	43,805,283	363.6%	1,343,849	5,436,551	4,637,350	345.1%	1.054	277.9%	259.9%	1.069
	Lifetime	22,662,387	52,505,200	49,356,842	217.8%	7,583,286	7,351,282	6,867,948	90.6%	2.405	117.5%	43.2%	2.718

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

[company_logo]

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

Long Term Care Insurance

[Masthead subtitle]
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[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-129963553

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+ Tax-Qualified Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC3JQ
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-6
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-129257051, 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+ Tax-Qualified 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.

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

1. *Please explain why the Company chose to split the morbidity adjustment factors into two separate issue year groups (1997, 1998+).*

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

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

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

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

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

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

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

j = year of incurral

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

The interest rate is the variable which was revised from 5.85% in the actuarial memorandum and supplement to the actuarial memorandum, to 7.5% in this appendix, as was requested as part of the July 1, 2014 objection letter.

3. *Please explain the difference between the Active Life Reserves balance shown in Attachment 6 of [this appendix] ($278,778,751) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($326,283,933).*

   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.

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

   The premiums with the requested 61.7% 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	61.7%	61.7%
(b) Effect of shock lapse	2.5% reduction in premium	None
(c) Effect of benefit reduction	6.2% reduction in premium	None
(d) Historical rate increase	35.6%, *similar* to that approved in VA	39% *as approved* in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	100.5%	124.8%

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+ Tax-Qualified 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+ Tax-Qualified 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	1997	9,335,138	3,068	255,611	2.7%	12,262	28,638,609	9,411	784,170	2.7%				0.0095		0.9905		7.50%	3.0678
	1998	25,590,645	279,777	1,840,986	7.2%	16,086	73,030,446	798,427	5,253,796	7.2%				0.0434		0.9566		7.50%	2.8538
	1999	27,546,337	813,690	2,636,634	9.6%	16,426	73,127,062	2,160,097	6,999,453	9.6%				0.0314		0.9686		7.50%	2.6547
	2000	27,417,596	1,338,629	4,045,265	14.8%	16,015	67,707,250	3,305,719	9,989,708	14.8%				0.0253		0.9747		7.50%	2.4695
	2001	27,028,171	2,266,772	6,498,925	24.0%	15,607	62,088,904	5,207,212	14,929,279	24.0%				0.0257		0.9743		7.50%	2.2972
	2002	26,702,697	3,725,462	8,252,545	30.9%	15,280	57,061,608	7,961,025	17,635,052	30.9%				0.0210		0.9790		7.50%	2.1369
	2003	26,316,364	5,009,619	8,974,843	34.1%	14,977	52,312,599	9,958,297	17,840,511	34.1%				0.0198		0.9802		7.50%	1.9878
	2004	27,636,493	5,564,843	8,155,928	29.5%	14,615	51,103,998	10,290,224	15,081,528	29.5%				0.0242		0.9758		7.50%	1.8491
	2005	28,532,951	6,556,339	12,318,724	43.2%	14,258	49,080,634	11,277,812	21,189,915	43.2%				0.0244		0.9756		7.50%	1.7201
	2006	27,969,794	6,349,642	17,038,265	60.9%	13,924	44,755,281	10,160,248	27,263,423	60.9%				0.0234		0.9766		7.50%	1.6001
	2007	27,669,547	4,951,523	15,621,543	56.5%	13,585	41,185,905	7,370,304	23,252,544	56.5%				0.0243		0.9757		7.50%	1.4885
	2008	27,243,201	21,023,105	21,448,337	78.7%	13,223	37,722,131	29,109,514	29,698,309	78.7%				0.0266		0.9734		7.50%	1.3846
	2009	26,785,321	28,665,739	25,801,431	96.3%	12,832	34,500,586	36,922,641	33,233,297	96.3%				0.0296		0.9704		7.50%	1.2880
	2010	28,578,373	32,391,804	27,397,627	95.9%	12,376	34,241,964	38,811,130	32,827,221	95.9%				0.0355		0.9645		7.50%	1.1982
	2011	29,387,477	28,543,628	34,498,276	117.4%	11,857	32,754,803	31,814,263	38,451,216	117.4%				0.0419		0.9581		7.50%	1.1146
	2012	28,430,819	32,809,748	30,100,877	105.9%	11,423	29,477,701	34,017,870	31,209,254	105.9%				0.0366		0.9634		7.50%	1.0368
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,358,261	37,044,566	42,181,869	160.0%	1.0000	1.5115	1.0000	0.0503	0.0000	0.9497	0.9612	7.50%	0.9645
	2014	25,563,379	47,413,487	46,414,023	181.6%	10,258	22,935,360	42,539,189	41,642,473	181.6%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	7.50%	0.8972
	2015	23,780,094	50,958,487	48,514,011	204.0%	9,658	19,846,887	42,529,998	40,489,836	204.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	7.50%	0.8346
	2016	21,993,573	51,670,766	50,210,793	228.3%	9,049	17,075,214	40,115,783	38,982,300	228.3%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	7.50%	0.7764
	2017	20,207,231	52,298,136	50,869,458	251.7%	8,425	14,593,811	37,770,099	36,738,297	251.7%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	7.50%	0.7222
	2018	18,444,574	52,406,295	50,968,871	276.3%	7,809	12,391,449	35,207,639	34,241,948	276.3%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	7.50%	0.6718
	2019	16,751,508	52,678,524	50,790,991	303.2%	7,209	10,468,848	32,921,422	31,741,808	303.2%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	7.50%	0.6249
	2020	15,141,159	52,689,168	50,387,473	332.8%	6,628	8,802,289	30,630,766	29,292,679	332.8%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	7.50%	0.5813
	2021	13,620,056	52,455,186	49,791,155	365.6%	6,070	7,365,580	28,367,201	26,926,521	365.6%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	7.50%	0.5408
	2022	12,192,522	52,010,650	49,059,784	402.4%	5,535	6,133,567	26,164,466	24,680,004	402.4%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	7.50%	0.5031
	2023	10,861,491	51,378,971	48,107,679	442.9%	5,027	5,082,772	24,043,436	22,512,594	442.9%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	7.50%	0.4680
	2024	9,628,510	50,558,692	46,961,384	487.7%	4,546	4,191,425	22,008,908	20,442,949	487.7%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	7.50%	0.4353
	2025	8,493,782	49,548,109	45,605,435	536.9%	4,093	3,439,500	20,064,174	18,467,614	536.9%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	7.50%	0.4049
	2026	7,456,238	48,344,643	44,081,871	591.2%	3,670	2,808,701	18,211,013	16,605,263	591.2%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	7.50%	0.3767
	2027	6,513,629	46,958,290	42,399,560	650.9%	3,276	2,282,445	16,454,684	14,857,256	650.9%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	7.50%	0.3504
	2028	5,662,669	45,398,246	40,560,193	716.3%	2,912	1,845,823	14,798,165	13,221,137	716.3%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	7.50%	0.3260
	2029	4,899,195	43,685,326	38,616,644	788.2%	2,577	1,485,542	13,246,341	11,709,406	788.2%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	7.50%	0.3032
	2030	4,218,355	41,863,340	36,674,847	869.4%	2,271	1,189,858	11,808,256	10,344,754	869.4%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	7.50%	0.2821
	2031	3,614,787	39,981,403	34,755,050	961.5%	1,992	948,475	10,490,627	9,119,296	961.5%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	7.50%	0.2624
	2032	3,082,788	38,066,627	32,833,266	1065.1%	1,739	752,452	9,291,361	8,013,994	1065.1%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	7.50%	0.2441
	2033	2,616,495	36,122,771	30,846,175	1178.9%	1,511	594,082	8,201,769	7,003,704	1178.9%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	7.50%	0.2271
	2034	2,210,032	34,137,389	28,796,599	1303.0%	1,308	466,785	7,210,217	6,082,179	1303.0%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	7.50%	0.2112
	2035	1,857,640	32,101,475	26,681,928	1436.3%	1,126	364,982	6,307,170	5,242,359	1436.3%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	7.50%	0.1965
	2036	1,553,762	30,003,718	24,480,196	1575.5%	965	283,979	5,483,731	4,474,206	1575.5%	1.0000	1.0969	1.0000	0.1431	0.0000	0.8569	0.8364	7.50%	0.1828
	2037	1,293,123	27,840,850	22,229,861	1719.1%	823	219,853	4,733,421	3,779,457	1719.1%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	7.50%	0.1700
	2038	1,070,773	25,630,023	19,991,913	1867.1%	698	169,349	4,053,528	3,161,830	1867.1%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	7.50%	0.1582
	2039	882,118	23,404,233	17,813,802	2019.4%	589	129,778	3,443,262	2,620,791	2019.4%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	7.50%	0.1471
	2040	722,930	21,205,104	15,762,263	2180.3%	495	98,938	2,902,068	2,157,177	2180.3%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	7.50%	0.1369
	2041	589,348	19,087,649	13,916,211	2361.3%	413	75,029	2,430,028	1,771,658	2361.3%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	7.50%	0.1273
	2042	477,874	17,095,142	12,251,970	2563.8%	343	56,593	2,024,524	1,450,963	2563.8%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	7.50%	0.1184
	2043	385,366	15,238,448	10,705,347	2778.0%	284	42,454	1,678,737	1,179,350	2778.0%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	7.50%	0.1102
	2044	309,026	13,519,253	9,318,140	3015.3%	233	31,669	1,385,435	954,910	3015.3%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	7.50%	0.1025
	2045	246,386	11,947,110	8,099,884	3287.5%	191	23,488	1,138,906	772,154	3287.5%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	7.50%	0.0953
	2046	195,288	10,516,093	6,980,025	3574.2%	155	17,318	932,547	618,975	3574.2%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	7.50%	0.0887
	2047	153,858	9,208,378	5,957,364	3872.0%	125	12,692	759,611	491,431	3872.0%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	7.50%	0.0825
	2048	120,479	8,012,384	5,030,212	4175.2%	101	9,245	614,839	385,999	4175.2%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	7.50%	0.0767
	2049	93,769	6,922,783	4,212,636	4492.6%	80	6,693	494,165	300,708	4492.6%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	7.50%	0.0714
	2050	72,546	5,937,308	3,495,033	4817.7%	64	4,817	394,250	232,078	4817.7%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	7.50%	0.0664
	2051	55,810	5,052,714	2,869,890	5142.2%	50	3,447	312,104	177,272	5142.2%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	7.50%	0.0618
	2052	42,712	4,266,711	2,338,358	5474.7%	40	2,454	245,165	134,362	5474.7%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	7.50%	0.0575
	Past	422,170,923	180,293,386	224,885,818	53.3%	224,746	768,789,481	239,174,193	325,638,677	42.4%									
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	123,186	172,611,904	568,453,569	535,203,562	310.1%									
	Lifetime	696,574,626	1,496,315,892	1,398,001,206	200.7%	347,932	941,401,386	807,627,762	860,842,239	91.4%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	255,611	2.7%	12,262	28,638,609	9,411	784,170	2.7%				0.0095		0.9905		7.50%	3.0678
	1998	25,590,645	279,777	1,840,986	7.2%	16,086	73,030,446	798,427	5,253,796	7.2%				0.0434		0.9566		7.50%	2.8538
	1999	27,546,337	813,690	2,636,634	9.6%	16,426	73,127,062	2,160,097	6,999,453	9.6%				0.0314		0.9686		7.50%	2.6547
	2000	27,417,596	1,338,629	4,045,265	14.8%	16,015	67,707,250	3,305,719	9,989,708	14.8%				0.0253		0.9747		7.50%	2.4695
	2001	27,028,171	2,266,772	6,498,925	24.0%	15,607	62,088,904	5,207,212	14,929,279	24.0%				0.0257		0.9743		7.50%	2.2972
	2002	26,702,697	3,725,462	8,252,545	30.9%	15,280	57,061,608	7,961,025	17,635,052	30.9%				0.0210		0.9790		7.50%	2.1369
	2003	26,316,364	5,009,619	8,974,843	34.1%	14,977	52,312,599	9,958,297	17,840,511	34.1%				0.0198		0.9802		7.50%	1.9878
	2004	27,636,493	5,564,843	8,155,928	29.5%	14,615	51,103,998	10,290,224	15,081,528	29.5%				0.0242		0.9758		7.50%	1.8491
	2005	28,532,951	6,556,339	12,318,724	43.2%	14,258	49,080,634	11,277,812	21,189,915	43.2%				0.0244		0.9756		7.50%	1.7201
	2006	27,969,794	6,349,642	17,038,265	60.9%	13,924	44,755,281	10,160,248	27,263,423	60.9%				0.0234		0.9766		7.50%	1.6001
	2007	27,669,547	4,951,523	15,621,543	56.5%	13,585	41,185,905	7,370,304	23,252,544	56.5%				0.0243		0.9757		7.50%	1.4885
	2008	27,243,201	21,023,105	21,448,337	78.7%	13,223	37,722,131	29,109,514	29,698,309	78.7%				0.0266		0.9734		7.50%	1.3846
	2009	26,785,321	28,665,739	25,801,431	96.3%	12,832	34,500,586	36,922,641	33,233,297	96.3%				0.0296		0.9704		7.50%	1.2880
	2010	28,578,373	32,391,804	27,397,627	95.9%	12,376	34,241,964	38,811,130	32,827,221	95.9%				0.0355		0.9645		7.50%	1.1982
	2011	29,387,477	28,543,628	34,498,276	117.4%	11,857	32,754,803	31,814,263	38,451,216	117.4%				0.0419		0.9581		7.50%	1.1146
	2012	28,430,819	32,809,748	30,100,877	105.9%	11,423	29,477,701	34,017,870	31,209,254	105.9%				0.0366		0.9634		7.50%	1.0368
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,358,261	37,044,566	42,181,869	160.0%	1.0000	1.5115	1.0000	0.0503	0.0000	0.9497	0.9612	7.50%	0.9645
	2014	32,096,971	47,034,400	44,749,987	139.4%	10,005	28,797,272	42,199,073	40,149,507	139.4%	1.3364	1.1318	1.0122	0.0544	0.0247	0.9223	0.8931	7.50%	0.8972
	2015	35,189,446	49,633,396	45,377,166	129.0%	9,420	29,369,142	41,424,076	37,871,822	129.0%	1.2100	1.1127	1.0221	0.0585	0.0000	0.9415	0.8916	7.50%	0.8346
	2016	32,545,777	49,400,634	46,964,237	144.3%	8,826	25,267,660	38,353,314	36,461,761	144.3%	1.0000	1.0949	1.0221	0.0630	0.0000	0.9370	0.9249	7.50%	0.7764
	2017	29,902,374	49,444,907	47,580,313	159.1%	8,218	21,595,715	35,709,476	34,362,852	159.1%	1.0000	1.0789	1.0221	0.0689	0.0000	0.9311	0.9188	7.50%	0.7222
	2018	27,294,019	49,253,568	47,673,298	174.7%	7,616	18,336,690	33,089,572	32,027,913	174.7%	1.0000	1.0740	1.0221	0.0731	0.0000	0.9269	0.9128	7.50%	0.6718
	2019	24,788,645	49,390,128	47,506,919	191.6%	7,031	15,491,653	30,866,340	29,689,429	191.6%	1.0000	1.0735	1.0221	0.0769	0.0000	0.9231	0.9082	7.50%	0.6249
	2020	22,405,672	49,347,553	47,129,492	210.3%	6,465	13,025,503	28,688,123	27,398,657	210.3%	1.0000	1.0739	1.0221	0.0805	0.0000	0.9195	0.9039	7.50%	0.5813
	2021	20,154,765	49,106,361	46,571,731	231.1%	5,920	10,899,480	26,556,192	25,185,492	231.1%	1.0000	1.0748	1.0221	0.0843	0.0000	0.9157	0.8995	7.50%	0.5408
	2022	18,042,321	48,676,347	45,887,650	254.3%	5,399	9,076,366	24,487,112	23,084,231	254.3%	1.0000	1.0769	1.0221	0.0880	0.0000	0.9120	0.8952	7.50%	0.5031
	2023	16,072,681	48,076,351	44,997,107	280.0%	4,903	7,521,413	22,497,933	21,056,962	280.0%	1.0000	1.0770	1.0221	0.0918	0.0000	0.9082	0.8908	7.50%	0.4680
	2024	14,248,133	47,303,066	43,924,929	308.3%	4,434	6,202,412	20,591,688	19,121,138	308.3%	1.0000	1.0774	1.0221	0.0957	0.0000	0.9043	0.8865	7.50%	0.4353
	2025	12,568,978	46,353,791	42,656,654	339.4%	3,992	5,089,723	18,770,656	17,273,525	339.4%	1.0000	1.0771	1.0221	0.0995	0.0000	0.9005	0.8821	7.50%	0.4049
	2026	11,033,635	45,225,409	41,231,602	373.7%	3,580	4,156,276	17,036,024	15,531,591	373.7%	1.0000	1.0773	1.0221	0.1034	0.0000	0.8966	0.8778	7.50%	0.3767
	2027	9,638,776	43,926,807	39,658,066	411.4%	3,196	3,377,530	15,392,420	13,896,608	411.4%	1.0000	1.0773	1.0221	0.1073	0.0000	0.8927	0.8736	7.50%	0.3504
	2028	8,379,537	42,466,255	37,937,630	452.7%	2,840	2,731,422	13,842,444	12,366,278	452.7%	1.0000	1.0766	1.0221	0.1112	0.0000	0.8888	0.8694	7.50%	0.3260
	2029	7,249,759	40,863,089	36,119,748	498.2%	2,514	2,198,284	12,390,577	10,952,293	498.2%	1.0000	1.0767	1.0221	0.1151	0.0000	0.8849	0.8652	7.50%	0.3032
	2030	6,242,262	39,158,187	34,303,504	549.5%	2,215	1,760,735	11,045,222	9,675,878	549.5%	1.0000	1.0792	1.0221	0.1190	0.0000	0.8810	0.8610	7.50%	0.2821
	2031	5,349,110	37,397,385	32,507,839	607.7%	1,942	1,403,540	9,812,612	8,529,656	607.7%	1.0000	1.0820	1.0221	0.1229	0.0000	0.8771	0.8569	7.50%	0.2624
	2032	4,561,866	35,606,028	30,710,315	673.2%	1,696	1,113,467	8,690,774	7,495,821	673.2%	1.0000	1.0838	1.0221	0.1268	0.0000	0.8732	0.8528	7.50%	0.2441
	2033	3,871,851	33,787,597	28,851,706	745.2%	1,474	879,114	7,671,562	6,550,855	745.2%	1.0000	1.0830	1.0221	0.1308	0.0000	0.8692	0.8487	7.50%	0.2271
	2034	3,270,374	31,930,415	26,934,653	823.6%	1,275	690,741	6,744,078	5,688,914	823.6%	1.0000	1.0814	1.0221	0.1349	0.0000	0.8651	0.8447	7.50%	0.2112
	2035	2,748,908	30,026,031	24,956,713	907.9%	1,098	540,095	5,899,395	4,903,396	907.9%	1.0000	1.0785	1.0221	0.1390	0.0000	0.8610	0.8405	7.50%	0.1965
	2036	2,299,235	28,063,845	22,897,342	995.9%	941	420,227	5,129,184	4,184,910	995.9%	1.0000	1.0732	1.0221	0.1431	0.0000	0.8569	0.8364	7.50%	0.1828
	2037	1,913,545	26,040,783	20,792,511	1086.6%	802	325,335	4,427,379	3,535,083	1086.6%	1.0000	1.0675	1.0221	0.1474	0.0000	0.8526	0.8323	7.50%	0.1700
	2038	1,584,515	23,972,878	18,699,265	1180.1%	681	250,600	3,791,441	2,957,391	1180.1%	1.0000	1.0626	1.0221	0.1516	0.0000	0.8484	0.8281	7.50%	0.1582
	2039	1,305,346	21,890,980	16,661,987	1276.4%	574	192,044	3,220,631	2,451,334	1276.4%	1.0000	1.0583	1.0221	0.1559	0.0000	0.8441	0.8238	7.50%	0.1471
	2040	1,069,781	19,834,020	14,743,098	1378.1%	482	146,407	2,714,426	2,017,697	1378.1%	1.0000	1.0564	1.0221	0.1603	0.0000	0.8397	0.8195	7.50%	0.1369
	2041	872,108	17,853,471	13,016,409	1492.5%	403	111,027	2,272,906	1,657,105	1492.5%	1.0000	1.0596	1.0221	0.1646	0.0000	0.8354	0.8152	7.50%	0.1273
	2042	707,152	15,989,795	11,459,775	1620.6%	335	83,746	1,893,622	1,357,145	1620.6%	1.0000	1.0623	1.0221	0.1691	0.0000	0.8309	0.8109	7.50%	0.1184
	2043	570,260	14,253,152	10,013,155	1755.9%	277	62,822	1,570,192	1,103,095	1755.9%	1.0000	1.0601	1.0221	0.1735	0.0000	0.8265	0.8064	7.50%	0.1102
	2044	457,293	12,645,118	8,715,643	1905.9%	227	46,863	1,295,855	893,167	1905.9%	1.0000	1.0620	1.0221	0.1781	0.0000	0.8219	0.8019	7.50%	0.1025
	2045	364,599	11,174,627	7,576,157	2077.9%	186	34,757	1,065,266	722,227	2077.9%	1.0000	1.0667	1.0221	0.1827	0.0000	0.8173	0.7973	7.50%	0.0953
	2046	288,985	9,836,138	6,528,707	2259.2%	151	25,627	872,250	578,953	2259.2%	1.0000	1.0637	1.0221	0.1873	0.0000	0.8127	0.7926	7.50%	0.0887
	2047	227,676	8,612,978	5,572,170	2447.4%	122	18,781	710,495	459,655	2447.4%	1.0000	1.0599	1.0221	0.1920	0.0000	0.8080	0.7878	7.50%	0.0825
	2048	178,283	7,494,314	4,704,966	2639.0%	98	13,681	575,084	361,041	2639.0%	1.0000	1.0550	1.0221	0.1967	0.0000	0.8033	0.7831	7.50%	0.0767
	2049	138,757	6,475,166	3,940,254	2839.7%	78	9,905	462,213	281,265	2839.7%	1.0000	1.0528	1.0221	0.2012	0.0000	0.7988	0.7783	7.50%	0.0714
	2050	107,353	5,553,411	3,269,049	3045.1%	62	7,128	368,759	217,072	3045.1%	1.0000	1.0492	1.0221	0.2057	0.0000	0.7943	0.7737	7.50%	0.0664
	2051	82,587	4,726,013	2,684,327	3250.3%	49	5,101	291,923	165,810	3250.3%	1.0000	1.0443	1.0221	0.2098	0.0000	0.7902	0.7693	7.50%	0.0618
	2052	63,204	3,990,832	2,187,163	3460.5%	39	3,632	229,313	125,674	3460.5%	1.0000	1.0417	1.0221	0.2137	0.0000	0.7863	0.7653	7.50%	0.0575
	Past	422,170,923	180,293,386	224,885,818	53.3%	224,746	768,789,481	239,174,193	325,638,677	42.4%									
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	120,414	237,640,179	539,694,167	504,525,073	212.3%									
	Lifetime	809,386,289	1,420,517,234	1,326,314,147	163.9%	345,160	1,006,429,660	778,868,361	830,163,749	82.5%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	874,353	0	0	0.0%				0.0053		0.9947		7.50%	3.0678
	1998	726,666	0	0	0.0%	458	2,073,756	0	0	0.0%				0.0358		0.9642		7.50%	2.8538
	1999	719,179	0	0	0.0%	445	1,909,199	0	0	0.0%				0.0284		0.9716		7.50%	2.6547
	2000	707,820	0	112,178	15.8%	442	1,747,948	0	277,022	15.8%				0.0067		0.9933		7.50%	2.4695
	2001	705,152	24,111	0	0.0%	436	1,619,871	55,388	0	0.0%				0.0136		0.9864		7.50%	2.2972
	2002	701,612	68,080	0	0.0%	433	1,499,291	145,481	0	0.0%				0.0069		0.9931		7.50%	2.1369
	2003	694,866	35,312	278	0.0%	428	1,381,279	70,195	553	0.0%				0.0115		0.9885		7.50%	1.9878
	2004	684,672	4,474	68,635	10.0%	419	1,266,060	8,274	126,916	10.0%				0.0210		0.9790		7.50%	1.8491
	2005	673,371	70,878	224,339	33.3%	415	1,158,292	121,920	385,894	33.3%				0.0095		0.9905		7.50%	1.7201
	2006	671,000	61,480	421,730	62.9%	411	1,073,687	98,376	674,823	62.9%				0.0096		0.9904		7.50%	1.6001
	2007	673,249	45,445	768,798	114.2%	406	1,002,126	67,644	1,144,349	114.2%				0.0122		0.9878		7.50%	1.4885
	2008	666,808	349,113	1,062,515	159.3%	398	923,291	483,397	1,471,205	159.3%				0.0197		0.9803		7.50%	1.3846
	2009	653,841	532,903	538,897	82.4%	390	842,174	686,400	694,121	82.4%				0.0201		0.9799		7.50%	1.2880
	2010	633,065	892,235	863,729	136.4%	381	758,524	1,069,056	1,034,901	136.4%				0.0231		0.9769		7.50%	1.1982
	2011	646,871	912,204	993,273	153.6%	372	720,992	1,016,728	1,107,086	153.6%				0.0236		0.9764		7.50%	1.1146
	2012	770,140	954,134	293,453	38.1%	357	798,498	989,267	304,259	38.1%				0.0403		0.9597		7.50%	1.0368
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	735,260	958,379	1,145,339	155.8%	1.0000	4.0881	1.0000	0.0437	0.0000	0.9563	0.9899	7.50%	0.9645
	2014	720,851	1,251,736	1,301,386	180.5%	325	646,745	1,123,052	1,167,598	180.5%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	7.50%	0.8972
	2015	678,611	1,401,532	1,401,424	206.5%	309	566,370	1,169,720	1,169,630	206.5%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	7.50%	0.8346
	2016	635,844	1,490,230	1,493,646	234.9%	292	493,652	1,156,975	1,159,626	234.9%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	7.50%	0.7764
	2017	592,406	1,532,412	1,556,760	262.8%	274	427,840	1,106,719	1,124,303	262.8%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	7.50%	0.7222
	2018	548,748	1,567,050	1,615,551	294.4%	257	368,660	1,052,777	1,085,361	294.4%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	7.50%	0.6718
	2019	506,247	1,627,762	1,676,260	331.1%	239	316,379	1,017,269	1,047,578	331.1%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	7.50%	0.6249
	2020	465,143	1,690,279	1,738,489	373.8%	222	270,410	982,641	1,010,668	373.8%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	7.50%	0.5813
	2021	425,585	1,752,780	1,795,062	421.8%	206	230,152	947,884	970,750	421.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	7.50%	0.5408
	2022	387,703	1,814,031	1,851,163	477.5%	190	195,038	912,566	931,246	477.5%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	7.50%	0.5031
	2023	351,606	1,871,647	1,894,461	538.8%	174	164,539	875,861	886,537	538.8%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	7.50%	0.4680
	2024	317,384	1,922,140	1,923,228	606.0%	159	138,162	836,734	837,208	606.0%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	7.50%	0.4353
	2025	285,105	1,962,287	1,935,482	678.9%	144	115,451	794,615	783,761	678.9%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	7.50%	0.4049
	2026	254,819	1,989,717	1,933,488	758.8%	131	95,988	749,509	728,328	758.8%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	7.50%	0.3767
	2027	226,557	2,003,118	1,917,141	846.2%	117	79,388	701,914	671,787	846.2%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	7.50%	0.3504
	2028	200,331	2,002,243	1,886,598	941.7%	105	65,301	652,658	614,962	941.7%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	7.50%	0.3260
	2029	176,136	1,987,141	1,840,547	1045.0%	93	53,408	602,544	558,094	1045.0%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	7.50%	0.3032
	2030	153,948	1,958,232	1,785,421	1159.8%	82	43,424	552,352	503,608	1159.8%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	7.50%	0.2821
	2031	133,727	1,916,253	1,720,109	1286.3%	72	35,088	502,801	451,335	1286.3%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	7.50%	0.2624
	2032	115,417	1,860,822	1,640,253	1421.2%	63	28,171	454,192	400,355	1421.2%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	7.50%	0.2441
	2033	98,948	1,791,060	1,543,892	1560.3%	55	22,466	406,665	350,545	1560.3%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	7.50%	0.2271
	2034	84,239	1,706,722	1,433,962	1702.3%	47	17,792	360,480	302,869	1702.3%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	7.50%	0.2112
	2035	71,200	1,609,079	1,315,098	1847.1%	40	13,989	316,145	258,385	1847.1%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	7.50%	0.1965
	2036	59,731	1,500,511	1,190,467	1993.1%	34	10,917	274,246	217,580	1993.1%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	7.50%	0.1828
	2037	49,726	1,384,545	1,067,011	2145.8%	28	8,454	235,396	181,410	2145.8%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	7.50%	0.1700
	2038	41,073	1,264,608	947,002	2305.7%	24	6,496	200,005	149,774	2305.7%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	7.50%	0.1582
	2039	33,656	1,143,689	831,478	2470.5%	20	4,952	168,261	122,328	2470.5%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	7.50%	0.1471
	2040	27,358	1,024,452	723,550	2644.8%	16	3,744	140,204	99,023	2644.8%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	7.50%	0.1369
	2041	22,059	910,002	627,453	2844.4%	13	2,808	115,851	79,880	2844.4%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	7.50%	0.1273
	2042	17,643	802,395	539,987	3060.6%	11	2,089	95,025	63,949	3060.6%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	7.50%	0.1184
	2043	13,998	702,417	460,481	3289.6%	8	1,542	77,381	50,729	3289.6%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	7.50%	0.1102
	2044	11,017	610,475	389,810	3538.2%	7	1,129	62,561	39,947	3538.2%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	7.50%	0.1025
	2045	8,603	527,562	331,334	3851.3%	5	820	50,292	31,586	3851.3%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	7.50%	0.0953
	2046	6,667	453,771	279,594	4193.9%	4	591	40,240	24,794	4193.9%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	7.50%	0.0887
	2047	5,129	388,415	234,411	4570.5%	3	423	32,041	19,337	4570.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	7.50%	0.0825
	2048	3,919	331,072	196,184	5005.5%	2	301	25,405	15,054	5005.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	7.50%	0.0767
	2049	2,978	281,256	163,691	5496.8%	2	213	20,077	11,685	5496.8%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	7.50%	0.0714
	2050	2,252	238,230	136,298	6051.8%	1	150	15,819	9,050	6051.8%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	7.50%	0.0664
	2051	1,698	201,254	112,829	6644.8%	1	105	12,431	6,969	6644.8%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	7.50%	0.0618
	2052	1,278	169,679	93,704	7330.3%	1	73	9,750	5,384	7330.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	7.50%	0.0575
	Past	10,613,318	3,950,369	5,347,825	50.4%	6,566	19,649,340	4,812,126	7,221,128	36.7%									
	Future	8,501,676	51,636,277	46,712,219	549.4%	4,120	5,168,481	19,809,439	19,288,353	373.2%									
	Lifetime	19,114,994	55,586,646	52,060,044	272.4%	10,686	24,817,821	24,621,565	26,509,482	106.8%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	874,353	0	0	0.0%				0.0053		0.9947		7.50%	3.0678
	1998	726,666	0	0	0.0%	458	2,073,756	0	0	0.0%				0.0358		0.9642		7.50%	2.8538
	1999	719,179	0	0	0.0%	445	1,909,199	0	0	0.0%				0.0284		0.9716		7.50%	2.6547
	2000	707,820	0	112,178	15.8%	442	1,747,948	0	277,022	15.8%				0.0067		0.9933		7.50%	2.4695
	2001	705,152	24,111	0	0.0%	436	1,619,871	55,388	0	0.0%				0.0136		0.9864		7.50%	2.2972
	2002	701,612	68,080	0	0.0%	433	1,499,291	145,481	0	0.0%				0.0069		0.9931		7.50%	2.1369
	2003	694,866	35,312	278	0.0%	428	1,381,279	70,195	553	0.0%				0.0115		0.9885		7.50%	1.9878
	2004	684,672	4,474	68,635	10.0%	419	1,266,060	8,274	126,916	10.0%				0.0210		0.9790		7.50%	1.8491
	2005	673,371	70,878	224,339	33.3%	415	1,158,292	121,920	385,894	33.3%				0.0095		0.9905		7.50%	1.7201
	2006	671,000	61,480	421,730	62.9%	411	1,073,687	98,376	674,823	62.9%				0.0096		0.9904		7.50%	1.6001
	2007	673,249	45,445	768,798	114.2%	406	1,002,126	67,644	1,144,349	114.2%				0.0122		0.9878		7.50%	1.4885
	2008	666,808	349,113	1,062,515	159.3%	398	923,291	483,397	1,471,205	159.3%				0.0197		0.9803		7.50%	1.3846
	2009	653,841	532,903	538,897	82.4%	390	842,174	686,400	694,121	82.4%				0.0201		0.9799		7.50%	1.2880
	2010	633,065	892,235	863,729	136.4%	381	758,524	1,069,056	1,034,901	136.4%				0.0231		0.9769		7.50%	1.1982
	2011	646,871	912,204	993,273	153.6%	372	720,992	1,016,728	1,107,086	153.6%				0.0236		0.9764		7.50%	1.1146
	2012	770,140	954,134	293,453	38.1%	357	798,498	989,267	304,259	38.1%				0.0403		0.9597		7.50%	1.0368
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	735,260	958,379	1,145,339	155.8%	1.0000	4.0881	1.0000	0.0437	0.0000	0.9563	0.9899	7.50%	0.9645
	2014	900,873	1,240,376	1,253,866	139.2%	317	808,259	1,112,860	1,124,963	139.2%	1.3285	1.1539	1.0125	0.0471	0.0247	0.9294	0.9038	7.50%	0.8972
	2015	1,004,200	1,363,536	1,310,810	130.5%	301	838,106	1,138,008	1,094,003	130.5%	1.2172	1.1348	1.0221	0.0506	0.0000	0.9494	0.9013	7.50%	0.8346
	2016	940,913	1,425,853	1,397,069	148.5%	285	730,500	1,106,993	1,084,647	148.5%	1.0000	1.1129	1.0221	0.0546	0.0000	0.9454	0.9370	7.50%	0.7764
	2017	876,634	1,450,320	1,456,102	166.1%	268	633,112	1,047,432	1,051,607	166.1%	1.0000	1.0945	1.0221	0.0604	0.0000	0.9396	0.9317	7.50%	0.7222
	2018	812,030	1,473,892	1,511,092	186.1%	250	545,538	990,191	1,015,183	186.1%	1.0000	1.0961	1.0221	0.0641	0.0000	0.9359	0.9263	7.50%	0.6718
	2019	749,137	1,527,102	1,567,875	209.3%	234	468,173	954,362	979,843	209.3%	1.0000	1.1004	1.0221	0.0675	0.0000	0.9325	0.9225	7.50%	0.6249
	2020	688,312	1,583,772	1,626,081	236.2%	217	400,149	920,723	945,320	236.2%	1.0000	1.1044	1.0221	0.0710	0.0000	0.9290	0.9188	7.50%	0.5813
	2021	629,775	1,641,321	1,678,996	266.6%	201	340,576	887,609	907,983	266.6%	1.0000	1.1041	1.0221	0.0747	0.0000	0.9253	0.9150	7.50%	0.5408
	2022	573,717	1,698,024	1,731,470	301.8%	185	288,614	854,208	871,033	301.8%	1.0000	1.1076	1.0221	0.0786	0.0000	0.9214	0.9110	7.50%	0.5031
	2023	520,302	1,751,529	1,771,968	340.6%	170	243,482	819,650	829,215	340.6%	1.0000	1.1041	1.0221	0.0826	0.0000	0.9174	0.9069	7.50%	0.4680
	2024	469,660	1,798,495	1,798,875	383.0%	155	204,450	782,910	783,075	383.0%	1.0000	1.1004	1.0221	0.0869	0.0000	0.9131	0.9027	7.50%	0.4353
	2025	421,895	1,835,869	1,810,337	429.1%	141	170,843	743,423	733,084	429.1%	1.0000	1.0961	1.0221	0.0913	0.0000	0.9087	0.8983	7.50%	0.4049
	2026	377,078	1,861,402	1,808,471	479.6%	127	142,042	701,174	681,236	479.6%	1.0000	1.0936	1.0221	0.0959	0.0000	0.9041	0.8938	7.50%	0.3767
	2027	335,256	1,873,848	1,793,182	534.9%	114	117,477	656,616	628,350	534.9%	1.0000	1.0912	1.0221	0.1007	0.0000	0.8993	0.8891	7.50%	0.3504
	2028	296,447	1,872,963	1,764,613	595.3%	102	96,631	610,517	575,199	595.3%	1.0000	1.0889	1.0221	0.1057	0.0000	0.8943	0.8842	7.50%	0.3260
	2029	260,643	1,858,786	1,721,539	660.5%	91	79,033	563,624	522,008	660.5%	1.0000	1.0856	1.0221	0.1110	0.0000	0.8890	0.8792	7.50%	0.3032
	2030	227,810	1,831,709	1,669,979	733.1%	80	64,258	516,664	471,045	733.1%	1.0000	1.0859	1.0221	0.1164	0.0000	0.8836	0.8740	7.50%	0.2821
	2031	197,887	1,792,414	1,608,889	813.0%	71	51,923	470,307	422,153	813.0%	1.0000	1.0851	1.0221	0.1221	0.0000	0.8779	0.8687	7.50%	0.2624
	2032	170,792	1,740,545	1,534,197	898.3%	62	41,687	424,835	374,469	898.3%	1.0000	1.0810	1.0221	0.1280	0.0000	0.8720	0.8631	7.50%	0.2441
	2033	146,422	1,675,279	1,444,066	986.2%	53	33,245	380,377	327,879	986.2%	1.0000	1.0742	1.0221	0.1341	0.0000	0.8659	0.8573	7.50%	0.2271
	2034	124,656	1,596,384	1,341,244	1076.0%	46	26,329	337,175	283,286	1076.0%	1.0000	1.0674	1.0221	0.1404	0.0000	0.8596	0.8513	7.50%	0.2112
	2035	105,361	1,505,049	1,230,066	1167.5%	39	20,701	295,706	241,678	1167.5%	1.0000	1.0616	1.0221	0.1468	0.0000	0.8532	0.8452	7.50%	0.1965
	2036	88,389	1,403,497	1,113,493	1259.8%	33	16,155	256,515	203,511	1259.8%	1.0000	1.0557	1.0221	0.1534	0.0000	0.8466	0.8389	7.50%	0.1828
	2037	73,584	1,295,027	998,020	1356.3%	28	12,510	220,177	169,680	1356.3%	1.0000	1.0534	1.0221	0.1602	0.0000	0.8398	0.8325	7.50%	0.1700
	2038	60,779	1,182,843	885,770	1457.4%	23	9,613	187,073	140,089	1457.4%	1.0000	1.0513	1.0221	0.1670	0.0000	0.8330	0.8260	7.50%	0.1582
	2039	49,804	1,069,741	777,716	1561.6%	19	7,327	157,382	114,419	1561.6%	1.0000	1.0484	1.0221	0.1738	0.0000	0.8262	0.8194	7.50%	0.1471
	2040	40,484	958,213	676,766	1671.7%	16	5,540	131,138	92,620	1671.7%	1.0000	1.0474	1.0221	0.1807	0.0000	0.8193	0.8129	7.50%	0.1369
	2041	32,642	851,163	586,883	1797.9%	13	4,156	108,361	74,715	1797.9%	1.0000	1.0523	1.0221	0.1876	0.0000	0.8124	0.8063	7.50%	0.1273
	2042	26,108	750,513	505,072	1934.5%	10	3,092	88,881	59,814	1934.5%	1.0000	1.0528	1.0221	0.1944	0.0000	0.8056	0.7998	7.50%	0.1184
	2043	20,714	657,000	430,707	2079.3%	8	2,282	72,378	47,449	2079.3%	1.0000	1.0516	1.0221	0.2011	0.0000	0.7989	0.7934	7.50%	0.1102
	2044	16,303	571,002	364,606	2236.4%	6	1,671	58,516	37,364	2236.4%	1.0000	1.0523	1.0221	0.2076	0.0000	0.7924	0.7871	7.50%	0.1025
	2045	12,731	493,451	309,910	2434.3%	5	1,214	47,040	29,543	2434.3%	1.0000	1.0650	1.0221	0.2139	0.0000	0.7861	0.7809	7.50%	0.0953
	2046	9,865	424,431	261,516	2650.9%	4	875	37,638	23,191	2650.9%	1.0000	1.0654	1.0221	0.2199	0.0000	0.7801	0.7749	7.50%	0.0887
	2047	7,589	363,300	219,255	2888.9%	3	626	29,969	18,087	2888.9%	1.0000	1.0663	1.0221	0.2254	0.0000	0.7746	0.7693	7.50%	0.0825
	2048	5,800	309,665	183,499	3163.9%	2	445	23,763	14,081	3163.9%	1.0000	1.0715	1.0221	0.2303	0.0000	0.7697	0.7642	7.50%	0.0767
	2049	4,407	263,070	153,107	3474.4%	2	315	18,779	10,929	3474.4%	1.0000	1.0744	1.0221	0.2343	0.0000	0.7657	0.7598	7.50%	0.0714
	2050	3,333	222,826	127,485	3825.2%	1	221	14,796	8,465	3825.2%	1.0000	1.0772	1.0221	0.2373	0.0000	0.7627	0.7563	7.50%	0.0664
	2051	2,513	188,241	105,534	4200.1%	1	155	11,628	6,519	4200.1%	1.0000	1.0743	1.0221	0.2391	0.0000	0.7609	0.7539	7.50%	0.0618
	2052	1,892	158,708	87,645	4633.3%	1	109	9,119	5,036	4633.3%	1.0000	1.0793	1.0221	0.2394	0.0000	0.7606	0.7528	7.50%	0.0575
	Past	10,613,318	3,950,369	5,347,825	50.4%	6,566	19,649,340	4,812,126	7,221,128	36.7%									
	Future	12,049,069	48,554,831	43,805,283	363.6%	4,026	7,146,693	18,746,896	18,148,113	253.9%									
	Lifetime	22,662,387	52,505,200	49,153,109	216.9%	10,592	26,796,033	23,559,022	25,369,241	94.7%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	9,335,138	255,611	1,864,993	22.7%
1998	25,590,645	1,840,986	11,186,494	50.9%
1999	27,546,337	2,636,634	18,298,018	76.0%
2000	27,417,596	4,045,265	19,496,936	85.9%
2001	27,028,171	6,498,925	19,453,806	96.0%
2002	26,702,697	8,252,545	19,823,687	105.1%
2003	26,316,364	8,974,843	19,802,865	109.4%
2004	27,636,493	8,155,928	19,424,382	99.8%
2005	28,532,951	12,318,724	19,486,100	111.5%
2006	27,969,794	17,038,265	19,835,579	131.8%
2007	27,669,547	15,621,543	20,036,635	128.9%
2008	27,243,201	21,448,337	19,381,500	149.9%
2009	26,785,321	25,801,431	19,195,990	168.0%
2010	28,578,373	27,397,627	18,011,898	158.9%
2011	29,387,477	34,498,276	16,197,443	172.5%
2012	28,430,819	30,100,877	17,282,424	166.7%
Total	422,170,923	224,885,818	278,778,751	119.3%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	285,007	0	86,379	30.3%
1998	726,666	0	335,027	46.1%
1999	719,179	0	499,277	69.4%
2000	707,820	112,178	530,914	90.9%
2001	705,152	0	535,841	76.0%
2002	701,612	0	586,506	83.6%
2003	694,866	278	590,911	85.1%
2004	684,672	68,635	581,811	95.0%
2005	673,371	224,339	626,863	126.4%
2006	671,000	421,730	689,319	165.6%
2007	673,249	768,798	708,328	219.4%
2008	666,808	1,062,515	675,129	260.6%
2009	653,841	538,897	675,838	185.8%
2010	633,065	863,729	713,314	249.1%
2011	646,871	993,273	812,060	279.1%
2012	770,140	293,453	587,895	114.4%
Total	10,613,318	5,347,825	9,235,411	137.4%

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

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	255,611	255,611	0	0	
1998	1,840,986	1,832,602	0	8,384	
1999	2,636,634	2,636,634	0	0	
2000	4,045,265	3,991,530	0	53,735	
2001	6,498,925	6,426,932	0	71,993	
2002	8,252,545	8,129,770	0	122,775	
2003	8,974,843	8,835,371	0	139,472	
2004	8,155,928	8,023,272	0	132,657	
2005	12,318,724	11,625,239	0	693,485	
2006	17,038,265	15,930,633	0	1,107,632	
2007	15,621,543	14,071,770	0	1,549,773	
2008	21,448,337	17,946,147	0	3,502,190	
2009	25,801,431	19,688,258	0	6,113,174	
2010	27,397,627	15,175,563	460,562	11,761,503	
2011	34,498,276	11,436,608	1,976,132	21,085,536	
2012	30,100,877	2,770,010	10,393,199	16,937,667	278,778,751
Total	224,885,818	148,775,950	12,829,893	63,279,975	278,778,751

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

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

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	535,203,562
2	Active Life Reserves at 12/31/2012:	278,778,751
3	Present Value of Future Premium:	172,611,904
	Anticipated Loss Ratio = (1 - 2) / 3:	**148.6%**

Nationwide Experience
With 61.7% Increase

1	Present Value of Future Claims:	504,525,073
2	Active Life Reserves at 12/31/2012:	278,778,751
3	Present Value of Future Premium:	237,640,179
	Anticipated Loss Ratio = (1 - 2) / 3:	**95.0%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	19,288,353
2	Active Life Reserves at 12/31/2012:	9,235,411
3	Present Value of Future Premium:	5,168,481
	Anticipated Loss Ratio = (1 - 2) / 3:	**194.5%**

Virginia-Specific Experience
With 61.7% Increase

1	Present Value of Future Claims:	18,148,113
2	Active Life Reserves at 12/31/2012:	9,235,411
3	Present Value of Future Premium:	7,146,693
	Anticipated Loss Ratio = (1 - 2) / 3:	**124.7%**

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+ Tax-Qualified 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	1997	20,981,935	3,068	255,611	1.2%	12,262	64,368,996	9,411	784,170	1.2%				0.0095		0.9905		7.50%	3.0678
	1998	57,518,300	279,777	1,840,986	3.2%	16,086	164,145,422	798,427	5,253,796	3.2%				0.0434		0.9566		7.50%	2.8538
	1999	61,913,974	813,690	2,636,634	4.3%	16,426	164,362,578	2,160,097	6,999,453	4.3%				0.0314		0.9686		7.50%	2.6547
	2000	61,624,611	1,338,629	4,045,265	6.6%	16,015	152,180,846	3,305,719	9,989,708	6.6%				0.0253		0.9747		7.50%	2.4695
	2001	60,749,327	2,266,772	6,498,925	10.7%	15,607	139,552,883	5,207,212	14,929,279	10.7%				0.0257		0.9743		7.50%	2.2972
	2002	60,017,784	3,725,462	8,252,545	13.8%	15,280	128,253,383	7,961,025	17,635,052	13.8%				0.0210		0.9790		7.50%	2.1369
	2003	59,149,450	5,009,619	8,974,843	15.2%	14,977	117,579,367	9,958,297	17,840,511	15.2%				0.0198		0.9802		7.50%	1.9878
	2004	58,157,801	5,564,843	8,155,928	14.0%	14,615	107,542,448	10,290,224	15,081,528	14.0%				0.0242		0.9758		7.50%	1.8491
	2005	56,955,166	6,556,339	12,318,724	21.6%	14,258	97,970,789	11,277,812	21,189,915	21.6%				0.0244		0.9756		7.50%	1.7201
	2006	55,831,041	6,349,642	17,038,265	30.5%	13,924	89,336,872	10,160,248	27,263,423	30.5%				0.0234		0.9766		7.50%	1.6001
	2007	55,231,710	4,951,523	15,621,543	28.3%	13,585	82,211,968	7,370,304	23,252,544	28.3%				0.0243		0.9757		7.50%	1.4885
	2008	54,380,673	21,023,105	21,448,337	39.4%	13,223	75,297,865	29,109,514	29,698,309	39.4%				0.0266		0.9734		7.50%	1.3846
	2009	53,466,690	28,665,739	25,801,431	48.3%	12,832	68,867,279	36,922,641	33,233,297	48.3%				0.0296		0.9704		7.50%	1.2880
	2010	51,856,005	32,391,804	27,397,627	52.8%	12,376	62,132,698	38,811,130	32,827,221	52.8%				0.0355		0.9645		7.50%	1.1982
	2011	49,066,507	28,543,628	34,498,276	70.3%	11,857	54,688,730	31,814,263	38,451,216	70.3%				0.0419		0.9581		7.50%	1.1146
	2012	47,143,853	32,809,748	30,100,877	63.8%	11,423	48,879,787	34,017,870	31,209,254	63.8%				0.0366		0.9634		7.50%	1.0368
Projected Future Experience	2013	45,316,535	38,408,624	43,735,093	96.5%	10,848	43,707,147	37,044,566	42,181,869	96.5%	1.0000	1.5115	1.0000	0.0503	0.0000	0.9497	0.9612	7.50%	0.9645
	2014	42,389,077	47,413,487	46,414,023	109.5%	10,258	38,031,308	42,539,189	41,642,473	109.5%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	7.50%	0.8972
	2015	39,432,042	50,958,487	48,514,011	123.0%	9,658	32,910,017	42,529,998	40,489,836	123.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	7.50%	0.8346
	2016	36,469,641	51,670,766	50,210,793	137.7%	9,049	28,314,041	40,115,783	38,982,300	137.7%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	7.50%	0.7764
	2017	33,507,538	52,298,136	50,869,458	151.8%	8,425	24,199,390	37,770,099	36,738,297	151.8%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	7.50%	0.7222
	2018	30,584,708	52,406,295	50,968,871	166.6%	7,809	20,547,443	35,207,639	34,241,948	166.6%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	7.50%	0.6718
	2019	27,777,274	52,678,524	50,790,991	182.9%	7,209	17,359,396	32,921,422	31,741,808	182.9%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	7.50%	0.6249
	2020	25,107,000	52,689,168	50,387,473	200.7%	6,628	14,595,915	30,630,766	29,292,679	200.7%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	7.50%	0.5813
	2021	22,584,713	52,455,186	49,791,155	220.5%	6,070	12,213,570	28,367,201	26,926,521	220.5%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	7.50%	0.5408
	2022	20,217,584	52,010,650	49,059,784	242.7%	5,535	10,170,653	26,164,466	24,680,004	242.7%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	7.50%	0.5031
	2023	18,010,475	51,378,971	48,107,679	267.1%	5,027	8,428,228	24,043,436	22,512,594	267.1%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	7.50%	0.4680
	2024	15,965,951	50,558,692	46,961,384	294.1%	4,546	6,950,202	22,008,908	20,442,949	294.1%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	7.50%	0.4353
	2025	14,084,350	49,548,109	45,605,435	323.8%	4,093	5,703,363	20,064,174	18,467,614	323.8%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	7.50%	0.4049
	2026	12,363,899	48,344,643	44,081,871	356.5%	3,670	4,657,375	18,211,013	16,605,263	356.5%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	7.50%	0.3767
	2027	10,800,870	46,958,290	42,399,560	392.6%	3,276	3,784,740	16,454,684	14,857,256	392.6%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	7.50%	0.3504
	2028	9,389,811	45,398,246	40,560,193	432.0%	2,912	3,060,734	14,798,165	13,221,137	432.0%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	7.50%	0.3260
	2029	8,123,822	43,685,326	38,616,644	475.4%	2,577	2,463,319	13,246,341	11,709,406	475.4%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	7.50%	0.3032
	2030	6,994,857	41,863,340	36,674,847	524.3%	2,271	1,973,017	11,808,256	10,344,754	524.3%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	7.50%	0.2821
	2031	5,994,023	39,981,403	34,755,050	579.8%	1,992	1,572,758	10,490,627	9,119,296	579.8%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	7.50%	0.2624
	2032	5,111,865	38,066,627	32,833,266	642.3%	1,739	1,247,712	9,291,361	8,013,994	642.3%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	7.50%	0.2441
	2033	4,338,659	36,122,771	30,846,175	711.0%	1,511	985,104	8,201,769	7,003,704	711.0%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	7.50%	0.2271
	2034	3,664,665	34,137,389	28,796,599	785.8%	1,308	774,020	7,210,217	6,082,179	785.8%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	7.50%	0.2112
	2035	3,080,329	32,101,475	26,681,928	866.2%	1,126	605,211	6,307,170	5,242,359	866.2%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	7.50%	0.1965
	2036	2,576,441	30,003,718	24,480,196	950.2%	965	470,892	5,483,731	4,474,206	950.2%	1.0000	1.1069	1.0000	0.1431	0.0000	0.8569	0.8364	7.50%	0.1828
	2037	2,144,250	27,840,850	22,229,861	1036.7%	823	364,559	4,733,421	3,779,457	1036.7%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	7.50%	0.1700
	2038	1,775,551	25,630,023	19,991,913	1126.0%	698	280,813	4,053,528	3,161,830	1126.0%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	7.50%	0.1582
	2039	1,462,724	23,404,233	17,813,802	1217.9%	589	215,198	3,443,262	2,620,791	1217.9%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	7.50%	0.1471
	2040	1,198,758	21,205,104	15,762,263	1314.9%	495	164,059	2,902,068	2,157,177	1314.9%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	7.50%	0.1369
	2041	977,254	19,087,649	13,916,211	1424.0%	413	124,413	2,430,028	1,771,658	1424.0%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	7.50%	0.1273
	2042	792,409	17,095,142	12,251,970	1546.2%	343	93,843	2,024,524	1,450,963	1546.2%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	7.50%	0.1184
	2043	639,013	15,238,448	10,705,347	1675.3%	284	70,397	1,678,737	1,179,350	1675.3%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	7.50%	0.1102
	2044	512,426	13,519,253	9,318,140	1818.4%	233	52,513	1,385,435	954,910	1818.4%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	7.50%	0.1025
	2045	408,557	11,947,110	8,099,884	1982.6%	191	38,947	1,138,906	772,154	1982.6%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	7.50%	0.0953
	2046	323,826	10,516,093	6,980,025	2155.5%	155	28,716	932,547	618,975	2155.5%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	7.50%	0.0887
	2047	255,126	9,208,378	5,957,364	2335.1%	125	21,046	759,611	491,431	2335.1%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	7.50%	0.0825
	2048	199,778	8,012,384	5,030,212	2517.9%	101	15,330	614,839	385,999	2517.9%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	7.50%	0.0767
	2049	155,487	6,922,783	4,212,636	2709.3%	80	11,099	494,165	300,708	2709.3%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	7.50%	0.0714
	2050	120,296	5,937,308	3,495,033	2905.4%	64	7,988	394,250	232,078	2905.4%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	7.50%	0.0664
	2051	92,544	5,052,714	2,869,890	3101.1%	50	5,716	312,104	177,272	3101.1%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	7.50%	0.0618
	2052	70,825	4,266,711	2,338,358	3301.6%	40	4,070	245,165	134,362	3301.6%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	7.50%	0.0575
	Past	864,044,826	180,293,386	224,885,818	26.0%	224,746	1,617,371,912	239,174,193	325,638,677	20.1%									
	Future	455,014,951	1,316,022,506	1,173,115,389	257.8%	123,186	286,224,262	568,453,569	535,203,562	187.0%									
	Lifetime	1,319,059,777	1,496,315,892	1,398,001,206	106.0%	347,932	1,903,596,175	807,627,762	860,842,239	45.2%									

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified 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	1997	638,851	0	0	0.0%	375	1,959,885	0	0	0.0%				0.0053		0.9947		7.50%	3.0678
	1998	1,629,358	0	0	0.0%	458	4,649,852	0	0	0.0%				0.0358		0.9642		7.50%	2.8538
	1999	1,613,321	0	0	0.0%	445	4,282,872	0	0	0.0%				0.0284		0.9716		7.50%	2.6547
	2000	1,589,376	0	112,178	7.1%	442	3,924,934	0	277,022	7.1%				0.0067		0.9933		7.50%	2.4695
	2001	1,580,579	24,111	0	0.0%	436	3,630,895	55,388	0	0.0%				0.0136		0.9864		7.50%	2.2972
	2002	1,576,029	68,080	0	0.0%	433	3,367,852	145,481	0	0.0%				0.0069		0.9931		7.50%	2.1369
	2003	1,555,574	35,312	278	0.0%	428	3,092,224	70,195	553	0.0%				0.0115		0.9885		7.50%	1.9878
	2004	1,533,997	4,474	68,635	4.5%	419	2,836,589	8,274	126,916	4.5%				0.0210		0.9790		7.50%	1.8491
	2005	1,511,808	70,878	224,339	14.8%	415	2,600,519	121,920	385,894	14.8%				0.0095		0.9905		7.50%	1.7201
	2006	1,506,451	61,480	421,730	28.0%	411	2,410,516	98,376	674,823	28.0%				0.0096		0.9904		7.50%	1.6001
	2007	1,509,652	45,445	768,798	50.9%	406	2,247,106	67,644	1,144,349	50.9%				0.0122		0.9878		7.50%	1.4885
	2008	1,493,514	349,113	1,062,515	71.1%	398	2,067,986	483,397	1,471,205	71.1%				0.0197		0.9803		7.50%	1.3846
	2009	1,460,481	532,903	538,897	36.9%	390	1,881,159	686,400	694,121	36.9%				0.0201		0.9799		7.50%	1.2880
	2010	1,418,201	892,235	863,729	60.9%	381	1,699,257	1,069,056	1,034,901	60.9%				0.0231		0.9769		7.50%	1.1982
	2011	1,371,909	912,204	993,273	72.4%	372	1,529,107	1,016,728	1,107,086	72.4%				0.0236		0.9764		7.50%	1.1146
	2012	1,276,043	954,134	293,453	23.0%	357	1,323,030	989,267	304,259	23.0%				0.0403		0.9597		7.50%	1.0368
Projected Future Experience	2013	1,232,694	993,668	1,187,513	96.3%	341	1,188,916	958,379	1,145,339	96.3%	1.0000	4.0881	1.0000	0.0437	0.0000	0.9563	0.9899	7.50%	0.9645
	2014	1,165,617	1,251,736	1,301,386	111.6%	325	1,045,787	1,123,052	1,167,598	111.6%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	7.50%	0.8972
	2015	1,097,315	1,401,532	1,401,424	127.7%	309	915,820	1,169,720	1,169,630	127.7%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	7.50%	0.8346
	2016	1,028,160	1,490,230	1,493,646	145.3%	292	798,236	1,156,975	1,159,626	145.3%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	7.50%	0.7764
	2017	957,921	1,532,412	1,556,760	162.5%	274	691,818	1,106,719	1,124,303	162.5%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	7.50%	0.7222
	2018	887,326	1,567,050	1,615,551	182.1%	257	596,124	1,052,777	1,085,361	182.1%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	7.50%	0.6718
	2019	818,602	1,627,762	1,676,260	204.8%	239	511,585	1,017,269	1,047,578	204.8%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	7.50%	0.6249
	2020	752,137	1,690,279	1,738,489	231.1%	222	437,253	982,641	1,010,668	231.1%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	7.50%	0.5813
	2021	688,171	1,752,780	1,795,062	260.8%	206	372,156	947,884	970,750	260.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	7.50%	0.5408
	2022	626,916	1,814,031	1,851,163	295.3%	190	315,376	912,566	931,246	295.3%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	7.50%	0.5031
	2023	568,547	1,871,647	1,894,461	333.2%	174	266,059	875,861	886,537	333.2%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	7.50%	0.4680
	2024	513,210	1,922,140	1,923,228	374.7%	159	223,407	836,734	837,208	374.7%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	7.50%	0.4353
	2025	461,015	1,962,287	1,935,482	419.8%	144	186,685	794,615	783,761	419.8%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	7.50%	0.4049
	2026	412,043	1,989,717	1,933,488	469.2%	131	155,213	749,509	728,328	469.2%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	7.50%	0.3767
	2027	366,343	2,003,118	1,917,141	523.3%	117	128,370	701,914	671,787	523.3%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	7.50%	0.3504
	2028	323,935	2,002,243	1,886,598	582.4%	105	105,591	652,658	614,962	582.4%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	7.50%	0.3260
	2029	284,811	1,987,141	1,840,547	646.2%	93	86,361	602,544	558,094	646.2%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	7.50%	0.3032
	2030	248,934	1,958,232	1,785,421	717.2%	82	70,216	552,352	503,608	717.2%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	7.50%	0.2821
	2031	216,236	1,916,253	1,720,109	795.5%	72	56,738	502,801	451,335	795.5%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	7.50%	0.2624
	2032	186,629	1,860,822	1,640,253	878.9%	63	45,553	454,192	400,355	878.9%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	7.50%	0.2441
	2033	159,999	1,791,060	1,543,892	964.9%	55	36,328	406,665	350,545	964.9%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	7.50%	0.2271
	2034	136,215	1,706,722	1,433,962	1052.7%	47	28,770	360,480	302,869	1052.7%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	7.50%	0.2112
	2035	115,130	1,609,079	1,315,098	1142.3%	40	22,620	316,145	258,385	1142.3%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	7.50%	0.1965
	2036	96,585	1,500,511	1,190,467	1232.6%	34	17,653	274,246	217,580	1232.6%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	7.50%	0.1828
	2037	80,407	1,384,545	1,067,011	1327.0%	28	13,670	235,396	181,410	1327.0%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	7.50%	0.1700
	2038	66,415	1,264,608	947,002	1425.9%	24	10,504	200,005	149,774	1425.9%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	7.50%	0.1582
	2039	54,422	1,143,689	831,478	1527.8%	20	8,007	168,261	122,328	1527.8%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	7.50%	0.1471
	2040	44,237	1,024,452	723,550	1635.6%	16	6,054	140,204	99,023	1635.6%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	7.50%	0.1369
	2041	35,669	910,002	627,453	1759.1%	13	4,541	115,851	79,880	1759.1%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	7.50%	0.1273
	2042	28,529	802,395	539,987	1892.8%	11	3,379	95,025	63,949	1892.8%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	7.50%	0.1184
	2043	22,635	702,417	460,481	2034.4%	8	2,494	77,381	50,729	2034.4%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	7.50%	0.1102
	2044	17,815	610,475	389,810	2188.1%	7	1,826	62,561	39,947	2188.1%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	7.50%	0.1025
	2045	13,911	527,562	331,334	2381.8%	5	1,326	50,292	31,586	2381.8%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	7.50%	0.0953
	2046	10,780	453,771	279,594	2593.6%	4	956	40,240	24,794	2593.6%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	7.50%	0.0887
	2047	8,293	388,415	234,411	2826.5%	3	684	32,041	19,337	2826.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	7.50%	0.0825
	2048	6,338	331,072	196,184	3095.5%	2	486	25,405	15,054	3095.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	7.50%	0.0767
	2049	4,815	281,256	163,691	3399.4%	2	344	20,077	11,685	3399.4%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	7.50%	0.0714
	2050	3,642	238,230	136,298	3742.6%	1	242	15,819	9,050	3742.6%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	7.50%	0.0664
	2051	2,746	201,254	112,829	4109.4%	1	170	12,431	6,969	4109.4%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	7.50%	0.0618
	2052	2,067	169,679	93,704	4533.3%	1	119	9,750	5,384	4533.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	7.50%	0.0575
	Past	23,265,143	3,950,369	5,347,825	23.0%	6,566	43,503,782	4,812,126	7,221,128	16.6%									
	Future	13,747,210	51,636,277	46,712,219	339.8%	4,120	8,357,434	19,809,439	19,288,353	230.8%									
	Lifetime	37,012,353	55,586,646	52,060,044	140.7%	10,686	51,861,216	24,621,565	26,509,482	51.1%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
LTC3+ Tax-Qualified 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	1997	9,335,138	255,611	28,638,609	784,170	28,638,609	28,638,609	0	2.7%	7.50%	3.068
	1998	25,590,645	1,840,986	73,030,446	5,253,796	73,030,446	73,030,446	0	7.2%	7.50%	2.854
	1999	27,546,337	2,636,634	73,127,062	6,999,453	73,127,062	73,127,062	0	9.6%	7.50%	2.655
	2000	27,417,596	4,045,265	67,707,250	9,989,708	67,707,250	67,707,250	0	14.8%	7.50%	2.469
	2001	27,028,171	6,498,925	62,088,904	14,929,279	62,088,904	62,088,904	0	24.0%	7.50%	2.297
	2002	26,702,697	8,252,545	57,061,608	17,635,052	57,061,608	57,061,608	0	30.9%	7.50%	2.137
	2003	26,316,364	8,974,843	52,312,599	17,840,511	52,312,599	52,312,599	0	34.1%	7.50%	1.988
	2004	25,875,167	8,155,928	47,847,043	15,081,528	47,847,043	47,847,043	0	31.5%	7.50%	1.849
	2005	25,340,099	12,318,724	43,588,486	21,189,915	47,053,771	43,588,486	3,465,285	48.6%	7.50%	1.720
	2006	24,839,961	17,038,265	39,747,143	27,263,423	46,066,939	39,747,143	6,319,796	68.6%	7.50%	1.600
	2007	24,573,311	15,621,543	36,577,180	23,252,544	42,392,952	36,577,180	5,815,772	63.6%	7.50%	1.488
	2008	24,194,673	21,448,337	33,501,006	29,698,309	38,827,666	33,501,006	5,326,660	88.6%	7.50%	1.385
	2009	23,788,030	25,801,431	30,639,954	33,233,297	35,511,706	30,639,954	4,871,753	108.5%	7.50%	1.288
	2010	23,071,415	27,397,627	27,643,651	32,827,221	32,038,991	27,643,651	4,395,340	118.8%	7.50%	1.198
	2011	21,830,331	34,498,276	24,331,732	38,451,216	32,430,548	29,076,419	3,354,129	158.0%	7.50%	1.115
	2012	20,974,917	30,100,877	21,747,257	31,209,254	32,766,592	30,228,687	2,537,905	143.5%	7.50%	1.037
	2013	20,161,919	43,735,093	19,445,882	42,181,869	29,299,110	27,029,776	2,269,334	216.9%	7.50%	0.964
Projected Future Experience	2014	18,859,455	46,414,023	16,920,627	41,642,473	25,494,308	23,519,671		246.1%	7.50%	0.897
	2015	17,543,831	48,514,011	14,642,097	40,489,836	22,061,248	20,352,515		276.5%	7.50%	0.835
	2016	16,225,820	50,210,793	12,597,288	38,982,300	18,980,333	17,510,230		309.4%	7.50%	0.776
	2017	14,907,942	50,869,458	10,766,625	36,738,297	16,222,075	14,965,609		341.2%	7.50%	0.722
	2018	13,607,537	50,968,871	9,141,826	34,241,948	13,773,990	12,707,139		374.6%	7.50%	0.672
	2019	12,358,473	50,790,991	7,723,422	31,741,808	11,636,880	10,735,557		411.0%	7.50%	0.625
	2020	11,170,433	50,387,473	6,493,914	29,292,679	9,784,380	9,026,540		451.1%	7.50%	0.581
	2021	10,048,234	49,791,155	5,433,977	26,926,521	8,187,373	7,553,228		495.5%	7.50%	0.541
	2022	8,995,068	49,059,784	4,525,057	24,680,004	6,817,903	6,289,829		545.4%	7.50%	0.503
	2023	8,013,096	48,107,679	3,749,829	22,512,594	5,649,867	5,212,262		600.4%	7.50%	0.468
	2024	7,103,460	46,961,384	3,092,236	20,442,949	4,659,072	4,298,208		661.1%	7.50%	0.435
	2025	6,266,312	45,605,435	2,537,501	18,467,614	3,823,252	3,527,126		727.8%	7.50%	0.405
	2026	5,500,860	44,081,871	2,072,127	16,605,263	3,122,074	2,880,256		801.4%	7.50%	0.377
	2027	4,805,448	42,399,560	1,683,880	14,857,256	2,537,102	2,340,594		882.3%	7.50%	0.350
	2028	4,177,650	40,560,193	1,361,761	13,221,137	2,051,765	1,892,848		970.9%	7.50%	0.326
	2029	3,614,395	38,616,644	1,095,963	11,709,406	1,651,288	1,523,389		1068.4%	7.50%	0.303
	2030	3,112,104	36,674,847	877,821	10,344,754	1,322,613	1,220,171		1178.5%	7.50%	0.282
	2031	2,666,819	34,755,050	699,740	9,119,296	1,054,299	972,639		1303.2%	7.50%	0.262
	2032	2,274,335	32,833,266	555,123	8,013,994	836,404	771,621		1443.6%	7.50%	0.244
	2033	1,930,326	30,846,175	438,286	7,003,704	660,365	609,217		1598.0%	7.50%	0.227
	2034	1,630,458	28,796,599	344,372	6,082,179	518,865	478,677		1766.2%	7.50%	0.211
	2035	1,370,479	26,681,928	269,266	5,242,359	405,703	374,280		1946.9%	7.50%	0.196
	2036	1,146,292	24,480,196	209,506	4,474,206	315,663	291,213		2135.6%	7.50%	0.183
	2037	954,005	22,229,861	162,197	3,779,457	244,382	225,454		2330.2%	7.50%	0.170
	2038	789,966	19,991,913	124,937	3,161,830	188,243	173,663		2530.7%	7.50%	0.158
	2039	650,785	17,813,802	95,744	2,620,791	144,258	133,085		2737.3%	7.50%	0.147
	2040	533,343	15,762,263	72,992	2,157,177	109,977	101,459		2955.4%	7.50%	0.137
	2041	434,793	13,916,211	55,353	1,771,658	83,400	76,941		3200.7%	7.50%	0.127
	2042	352,553	12,251,970	41,752	1,450,963	62,907	58,035		3475.2%	7.50%	0.118
	2043	284,305	10,705,347	31,320	1,179,350	47,190	43,535		3765.4%	7.50%	0.110
	2044	227,985	9,318,140	23,364	954,910	35,202	32,475		4087.2%	7.50%	0.102
	2045	181,772	8,099,884	17,328	772,154	26,108	24,086		4456.1%	7.50%	0.095
	2046	144,074	6,980,025	12,776	618,975	19,250	17,759		4844.7%	7.50%	0.089
	2047	113,509	5,957,364	9,363	491,431	14,108	13,015		5248.4%	7.50%	0.082
	2048	88,884	5,030,212	6,821	385,999	10,277	9,481		5659.3%	7.50%	0.077
	2049	69,178	4,212,636	4,938	300,708	7,440	6,864		6089.6%	7.50%	0.071
	2050	53,521	3,495,033	3,554	232,078	5,355	4,940		6530.2%	7.50%	0.066
	2051	41,174	2,869,890	2,543	177,272	3,832	3,535		6970.1%	7.50%	0.062
	2052	31,511	2,338,358	1,811	134,362	2,728	2,517		7420.8%	7.50%	0.057
Past	(1988 - 2013)	404,586,770	268,620,910	739,035,811	367,820,546	798,201,796	759,845,823	38,355,974	49.8%		
Future	(2014 - 2052)	182,280,187	1,129,380,296	107,899,038	493,021,693	162,571,481	149,979,663	0	456.9%		
Lifetime	(1988 - 2052)	586,866,956	1,398,001,206	846,934,849	860,842,239	960,773,277	909,825,486	38,355,974	101.6%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								25.6%			

* Assumes 15.9% rate increase implemented beginning of 2006 and 30% rate increase implemented mid-year 2011

** Assumes 39% rate increase implemented mid-year 2011

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	255,611	2.7%	8,967,454	92,684	428,495	4.8%	0.573	2.7%	4.8%	0.573
	1998	25,590,645	279,777	1,840,986	7.2%	23,868,693	483,409	1,476,134	6.2%	1.163	5.9%	5.8%	1.028
	1999	27,546,337	813,690	2,636,634	9.6%	23,435,544	1,202,833	2,467,741	10.5%	0.909	7.5%	7.7%	0.975
	2000	27,417,596	1,338,629	4,045,265	14.8%	21,254,375	2,108,097	3,527,353	16.6%	0.889	9.5%	9.9%	0.961
	2001	27,028,171	2,266,772	6,498,925	24.0%	19,482,877	3,097,622	4,505,586	23.1%	1.040	12.5%	12.2%	1.021
	2002	26,702,697	3,725,462	8,252,545	30.9%	18,139,777	4,077,337	5,399,087	29.8%	1.038	15.4%	14.5%	1.058
	2003	26,316,364	5,009,619	8,974,843	34.1%	16,840,832	5,040,229	6,389,163	37.9%	0.899	17.7%	16.9%	1.048
	2004	27,636,493	5,564,843	8,155,928	29.5%	15,591,318	5,956,362	7,104,964	45.6%	0.648	19.0%	19.2%	0.989
	2005	28,532,951	6,556,339	12,318,724	43.2%	14,401,889	6,742,322	7,605,135	52.8%	0.818	21.3%	21.4%	0.996
	2006	27,969,794	6,349,642	17,038,265	60.9%	13,277,650	7,371,772	7,949,164	59.9%	1.018	24.5%	23.5%	1.045
	2007	27,669,547	4,951,523	15,621,543	56.5%	12,228,469	7,888,520	8,375,045	68.5%	0.824	26.7%	25.4%	1.051
	2008	27,243,201	21,023,105	21,448,337	78.7%	11,188,469	8,378,306	8,888,312	79.4%	0.991	29.8%	27.3%	1.090
	2009	26,785,321	28,665,739	25,801,431	96.3%	10,214,614	8,818,037	9,107,110	89.2%	1.080	33.2%	29.1%	1.139
	2010	28,578,373	32,391,804	27,397,627	95.9%	9,235,187	9,132,047	9,151,974	99.1%	0.967	36.2%	30.8%	1.176
	2011	29,387,477	28,543,628	34,498,276	117.4%	8,259,375	9,317,755	9,138,564	110.6%	1.061	39.8%	32.4%	1.230
	2012	28,430,819	32,809,748	30,100,877	105.9%	7,407,122	9,425,829	9,199,776	124.2%	0.852	42.4%	33.9%	1.251
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	6,583,099	9,513,421	9,304,650	141.3%	1.132	46.3%	35.3%	1.311
	2014	25,563,379	47,413,487	46,414,023	181.6%	5,776,453	9,556,571	9,177,408	158.9%	1.143	50.1%	36.6%	1.368
	2015	23,780,094	50,958,487	48,514,011	204.0%	5,043,023	9,507,387	8,944,814	177.4%	1.150	53.7%	37.8%	1.421
	2016	21,993,573	51,670,766	50,210,793	228.3%	4,380,112	9,376,050	8,695,118	198.5%	1.150	57.2%	38.9%	1.470
	2017	20,207,231	52,298,136	50,869,458	251.7%	3,784,638	9,195,101	8,476,665	224.0%	1.124	60.5%	39.9%	1.515
	2018	18,444,574	52,406,295	50,968,871	276.3%	3,253,296	9,000,328	8,319,833	255.7%	1.081	63.5%	40.8%	1.554
	2019	16,751,508	52,678,524	50,790,991	303.2%	2,782,338	8,785,191	8,017,627	288.2%	1.052	66.3%	41.7%	1.590
	2020	15,141,159	52,689,168	50,387,473	332.8%	2,367,470	8,518,633	7,640,684	322.7%	1.031	68.9%	42.5%	1.622
	2021	13,620,056	52,455,186	49,791,155	365.6%	2,004,307	8,205,847	7,260,138	362.2%	1.009	71.3%	43.2%	1.652
	2022	12,192,522	52,010,650	49,059,784	402.4%	1,688,501	7,865,525	6,899,183	408.6%	0.985	73.5%	43.8%	1.680
	2023	10,861,491	51,378,971	48,107,679	442.9%	1,415,646	7,516,533	6,568,198	464.0%	0.955	75.6%	44.3%	1.705
	2024	9,628,510	50,558,692	46,961,384	487.7%	1,181,300	7,157,054	6,166,899	522.0%	0.934	77.4%	44.8%	1.728
	2025	8,493,782	49,548,109	45,605,435	536.9%	981,087	6,775,923	5,741,343	585.2%	0.918	79.1%	45.2%	1.750
	2026	7,456,238	48,344,643	44,081,871	591.2%	810,939	6,379,589	5,326,614	656.8%	0.900	80.7%	45.6%	1.770
	2027	6,513,629	46,958,290	42,399,560	650.9%	667,142	5,977,846	4,925,314	738.3%	0.882	82.1%	45.9%	1.788
	2028	5,662,669	45,398,246	40,560,193	716.3%	546,309	5,578,227	4,537,956	830.7%	0.862	83.3%	46.2%	1.804
	2029	4,899,195	43,685,326	38,616,644	788.2%	445,319	5,182,283	4,140,997	929.9%	0.848	84.5%	46.4%	1.819
	2030	4,218,355	41,863,340	36,674,847	869.4%	361,234	4,789,591	3,753,252	1039.0%	0.837	85.4%	46.6%	1.833
	2031	3,614,787	39,981,403	34,755,050	961.5%	291,594	4,405,672	3,393,575	1163.8%	0.826	86.3%	46.8%	1.845
	2032	3,082,788	38,066,627	32,833,266	1065.1%	234,262	4,037,837	3,065,634	1308.6%	0.814	87.1%	46.9%	1.856
	2033	2,616,495	36,122,771	30,846,175	1178.9%	187,359	3,691,833	2,770,062	1478.5%	0.797	87.8%	47.0%	1.866
	2034	2,210,032	34,137,389	28,796,599	1303.0%	149,146	3,366,462	2,469,847	1656.0%	0.787	88.4%	47.1%	1.875
	2035	1,857,640	32,101,475	26,681,928	1436.3%	118,133	3,055,467	2,181,344	1846.5%	0.778	88.9%	47.2%	1.883
	2036	1,553,762	30,003,718	24,480,196	1575.5%	93,089	2,758,360	1,911,276	2053.2%	0.767	89.4%	47.3%	1.890
	2037	1,293,123	27,840,850	22,229,861	1719.1%	72,967	2,475,885	1,661,001	2276.4%	0.755	89.8%	47.4%	1.896
	2038	1,070,773	25,630,023	19,991,913	1867.1%	56,870	2,209,235	1,429,611	2513.8%	0.743	90.1%	47.4%	1.901
	2039	882,118	23,404,233	17,813,802	2019.4%	44,026	1,958,289	1,214,240	2758.0%	0.732	90.4%	47.4%	1.905
	2040	722,930	21,205,104	15,762,263	2180.3%	33,835	1,723,675	1,021,602	3019.3%	0.722	90.6%	47.5%	1.909
	2041	589,348	19,087,649	13,916,211	2361.3%	25,823	1,507,470	855,400	3312.6%	0.713	90.8%	47.5%	1.911
	2042	477,874	17,095,142	12,251,970	2563.8%	19,583	1,311,669	713,776	3644.9%	0.703	90.9%	47.5%	1.914
	2043	385,366	15,238,448	10,705,347	2778.0%	14,787	1,137,082	594,262	4018.9%	0.691	91.0%	47.5%	1.916
	2044	309,026	13,519,253	9,318,140	3015.3%	11,134	983,350	494,510	4441.5%	0.679	91.1%	47.5%	1.918
	2045	246,386	11,947,110	8,099,884	3287.5%	8,354	849,093	411,011	4920.1%	0.668	91.2%	47.5%	1.919
	2046	195,288	10,516,093	6,980,025	3574.2%	6,250	732,267	340,799	5453.2%	0.655	91.3%	47.5%	1.920
	2047	153,858	9,208,378	5,957,364	3872.0%	4,675	630,849	282,407	6040.8%	0.641	91.3%	47.5%	1.921
	2048	120,479	8,012,384	5,030,212	4175.2%	3,508	543,123	234,529	6685.8%	0.624	91.4%	47.5%	1.922
	2049	93,769	6,922,783	4,212,636	4492.6%	2,636	467,313	193,871	7353.5%	0.611	91.4%	47.5%	1.922
	2050	72,546	5,937,308	3,495,033	4817.7%	1,982	401,536	159,592	8053.8%	0.598	91.4%	47.5%	1.923
	2051	55,810	5,052,714	2,869,890	5142.2%	1,490	344,364	130,935	8788.4%	0.585	91.4%	47.5%	1.923
	2052	42,712	4,266,711	2,338,358	5474.7%	1,122	294,723	107,193	9553.5%	0.573	91.4%	47.5%	1.923
TOTALS	Past	422,170,923	180,293,386	224,885,818	53.3%	233,793,646	89,133,160	100,713,602	43.1%	1.237	42.4%	33.9%	1.251
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	45,454,837	177,766,652	149,533,170	329.0%	1.300	310.1%	252.0%	1.231
	Lifetime	696,574,626	1,496,315,892	1,398,001,206	200.7%	279,248,483	266,899,812	250,246,772	89.6%	2.240	91.4%	47.5%	1.923

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	255,611	2.7%	8,967,454	92,684	428,495	4.8%	0.573	2.7%	4.8%	0.573
	1998	25,590,645	279,777	1,840,986	7.2%	23,868,693	483,409	1,476,134	6.2%	1.163	5.9%	5.8%	1.028
	1999	27,546,337	813,690	2,636,634	9.6%	23,435,544	1,202,833	2,467,741	10.5%	0.909	7.5%	7.7%	0.975
	2000	27,417,596	1,338,629	4,045,265	14.8%	21,254,375	2,108,097	3,527,353	16.6%	0.889	9.5%	9.9%	0.961
	2001	27,028,171	2,266,772	6,498,925	24.0%	19,482,877	3,097,622	4,505,586	23.1%	1.040	12.5%	12.2%	1.021
	2002	26,702,697	3,725,462	8,252,545	30.9%	18,139,777	4,077,337	5,399,087	29.8%	1.038	15.4%	14.5%	1.058
	2003	26,316,364	5,009,619	8,974,843	34.1%	16,840,832	5,040,229	6,389,163	37.9%	0.899	17.7%	16.9%	1.048
	2004	27,636,493	5,564,843	8,155,928	29.5%	15,591,318	5,956,362	7,104,964	45.6%	0.648	19.0%	19.2%	0.989
	2005	28,532,951	6,556,339	12,318,724	43.2%	14,401,889	6,742,322	7,605,135	52.8%	0.818	21.3%	21.4%	0.996
	2006	27,969,794	6,349,642	17,038,265	60.9%	13,277,650	7,371,772	7,949,164	59.9%	1.018	24.5%	23.5%	1.045
	2007	27,669,547	4,951,523	15,621,543	56.5%	12,228,469	7,888,520	8,375,045	68.5%	0.824	26.7%	25.4%	1.051
	2008	27,243,201	21,023,105	21,448,337	78.7%	11,188,469	8,378,306	8,888,312	79.4%	0.991	29.8%	27.3%	1.090
	2009	26,785,321	28,665,739	25,801,431	96.3%	10,214,614	8,818,037	9,107,110	89.2%	1.080	33.2%	29.1%	1.139
	2010	28,578,373	32,391,804	27,397,627	95.9%	9,235,187	9,132,047	9,151,974	99.1%	0.967	36.2%	30.8%	1.176
	2011	29,387,477	28,543,628	34,498,276	117.4%	8,259,375	9,317,755	9,138,564	110.6%	1.061	39.8%	32.4%	1.230
	2012	28,430,819	32,809,748	30,100,877	105.9%	7,407,122	9,425,829	9,199,776	124.2%	0.852	42.4%	33.9%	1.251
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	6,583,099	9,513,421	9,304,650	141.3%	1.132	46.3%	35.3%	1.311
	2014	32,096,971	47,034,400	44,749,987	139.4%	5,776,453	9,556,571	9,177,408	158.9%	0.878	49.5%	36.6%	1.353
	2015	35,189,446	49,633,396	45,377,166	129.0%	5,043,023	9,507,387	8,944,814	177.4%	0.727	52.2%	37.8%	1.383
	2016	32,545,777	49,400,634	46,964,237	144.3%	4,380,112	9,376,050	8,695,118	198.5%	0.727	54.9%	38.9%	1.412
	2017	29,902,374	49,444,907	47,580,313	159.1%	3,784,638	9,195,101	8,476,665	224.0%	0.710	57.4%	39.9%	1.438
	2018	27,294,019	49,253,568	47,673,298	174.7%	3,253,296	9,000,328	8,319,833	255.7%	0.683	59.7%	40.8%	1.463
	2019	24,788,645	49,390,128	47,506,919	191.6%	2,782,338	8,785,191	8,017,627	288.2%	0.665	61.9%	41.7%	1.485
	2020	22,405,672	49,347,553	47,129,492	210.3%	2,367,470	8,518,633	7,640,684	322.7%	0.652	64.0%	42.5%	1.506
	2021	20,154,765	49,106,361	46,571,731	231.1%	2,004,307	8,205,847	7,260,138	362.2%	0.638	65.9%	43.2%	1.526
	2022	18,042,321	48,676,347	45,887,650	254.3%	1,688,501	7,865,525	6,899,183	408.6%	0.622	67.6%	43.8%	1.545
	2023	16,072,681	48,076,351	44,997,107	280.0%	1,415,646	7,516,533	6,568,198	464.0%	0.603	69.3%	44.3%	1.563
	2024	14,248,133	47,303,066	43,924,929	308.3%	1,181,300	7,157,054	6,166,899	522.0%	0.591	70.8%	44.8%	1.580
	2025	12,568,978	46,353,791	42,656,654	339.4%	981,087	6,775,923	5,741,343	585.2%	0.580	72.2%	45.2%	1.596
	2026	11,033,635	45,225,409	41,231,602	373.7%	810,939	6,379,589	5,326,614	656.8%	0.569	73.4%	45.6%	1.611
	2027	9,638,776	43,926,807	39,658,066	411.4%	667,142	5,977,846	4,925,314	738.3%	0.557	74.6%	45.9%	1.625
	2028	8,379,537	42,466,255	37,937,630	452.7%	546,309	5,578,227	4,537,956	830.7%	0.545	75.6%	46.2%	1.637
	2029	7,249,759	40,863,089	36,119,748	498.2%	445,319	5,182,283	4,140,997	929.9%	0.536	76.6%	46.4%	1.649
	2030	6,242,262	39,158,187	34,303,504	549.5%	361,234	4,789,591	3,753,252	1039.0%	0.529	77.4%	46.6%	1.660
	2031	5,349,110	37,397,385	32,507,839	607.7%	291,594	4,405,672	3,393,575	1163.8%	0.522	78.1%	46.8%	1.670
	2032	4,561,866	35,606,028	30,710,315	673.2%	234,262	4,037,837	3,065,634	1308.6%	0.514	78.8%	46.9%	1.679
	2033	3,871,851	33,787,597	28,851,706	745.2%	187,359	3,691,833	2,770,062	1478.5%	0.504	79.4%	47.0%	1.687
	2034	3,270,374	31,930,415	26,934,653	823.6%	149,146	3,366,462	2,469,847	1656.0%	0.497	79.9%	47.1%	1.694
	2035	2,748,908	30,026,031	24,956,713	907.9%	118,133	3,055,467	2,181,344	1846.5%	0.492	80.3%	47.2%	1.701
	2036	2,299,235	28,063,845	22,897,342	995.9%	93,089	2,758,360	1,911,276	2053.2%	0.485	80.7%	47.3%	1.707
	2037	1,913,545	26,040,783	20,792,511	1086.6%	72,967	2,475,885	1,661,001	2276.4%	0.477	81.0%	47.4%	1.712
	2038	1,584,515	23,972,878	18,699,265	1180.1%	56,870	2,209,235	1,429,611	2513.8%	0.469	81.3%	47.4%	1.716
	2039	1,305,346	21,890,980	16,661,987	1276.4%	44,026	1,958,289	1,214,240	2758.0%	0.463	81.5%	47.4%	1.719
	2040	1,069,781	19,834,020	14,743,098	1378.1%	33,835	1,723,675	1,021,602	3019.3%	0.456	81.7%	47.5%	1.722
	2041	872,108	17,853,471	13,016,409	1492.5%	25,823	1,507,470	855,400	3312.6%	0.451	81.9%	47.5%	1.725
	2042	707,152	15,989,795	11,459,775	1620.6%	19,583	1,311,669	713,776	3644.9%	0.445	82.0%	47.5%	1.727
	2043	570,260	14,253,152	10,013,155	1755.9%	14,787	1,137,082	594,262	4018.9%	0.437	82.1%	47.5%	1.729
	2044	457,293	12,645,118	8,715,643	1905.9%	11,134	983,350	494,510	4441.5%	0.429	82.2%	47.5%	1.730
	2045	364,599	11,174,627	7,576,157	2077.9%	8,354	849,093	411,011	4920.1%	0.422	82.3%	47.5%	1.731
	2046	288,985	9,836,138	6,528,707	2259.2%	6,250	732,267	340,799	5453.2%	0.414	82.3%	47.5%	1.732
	2047	227,676	8,612,978	5,572,170	2447.4%	4,675	630,849	282,407	6040.8%	0.405	82.4%	47.5%	1.733
	2048	178,283	7,494,314	4,704,966	2639.0%	3,508	543,123	234,529	6685.8%	0.395	82.4%	47.5%	1.734
	2049	138,757	6,475,166	3,940,254	2839.7%	2,636	467,313	193,871	7353.5%	0.386	82.4%	47.5%	1.734
	2050	107,353	5,553,411	3,269,049	3045.1%	1,982	401,536	159,592	8053.8%	0.378	82.5%	47.5%	1.734
	2051	82,587	4,726,013	2,684,327	3250.3%	1,490	344,364	130,935	8788.4%	0.370	82.5%	47.5%	1.735
	2052	63,204	3,990,832	2,187,163	3460.5%	1,122	294,723	107,193	9553.5%	0.362	82.5%	47.5%	1.735
TOTALS	Past	422,170,923	180,293,386	224,885,818	53.3%	233,793,646	89,133,160	100,713,602	43.1%	1.237	42.4%	33.9%	1.251
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	45,454,837	177,766,652	149,533,170	329.0%	0.865	212.3%	252.0%	0.843
	Lifetime	809,386,289	1,420,517,234	1,326,314,147	163.9%	279,248,483	266,899,812	250,246,772	89.6%	1.829	82.5%	47.5%	1.735

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	274,091	2,093	9,185	3.4%	0.000	0.0%	3.4%	0.000
	1998	726,666	0	0	0.0%	677,004	9,810	29,179	4.3%	0.000	0.0%	4.0%	0.000
	1999	719,179	0	0	0.0%	613,716	23,089	48,183	7.9%	0.000	0.0%	5.4%	0.000
	2000	707,820	0	112,178	15.8%	548,268	39,899	69,003	12.6%	1.259	4.2%	7.1%	0.589
	2001	705,152	24,111	0	0.0%	504,969	58,737	88,767	17.6%	0.000	3.4%	8.9%	0.380
	2002	701,612	68,080	0	0.0%	471,920	78,226	108,169	22.9%	0.000	2.8%	10.7%	0.267
	2003	694,866	35,312	278	0.0%	439,665	98,613	130,989	29.8%	0.001	2.5%	12.6%	0.199
	2004	684,672	4,474	68,635	10.0%	408,526	119,001	148,841	36.4%	0.275	3.3%	14.4%	0.226
	2005	673,371	70,878	224,339	33.3%	378,694	137,622	162,546	42.9%	0.776	5.8%	16.3%	0.359
	2006	671,000	61,480	421,730	62.9%	350,669	153,640	172,736	49.3%	1.276	10.0%	18.0%	0.558
	2007	673,249	45,445	768,798	114.2%	324,195	167,866	185,588	57.2%	1.995	16.7%	19.7%	0.850
	2008	666,808	349,113	1,062,515	159.3%	298,184	182,434	202,258	67.8%	2.349	24.7%	21.4%	1.155
	2009	653,841	532,903	538,897	82.4%	273,269	196,324	211,082	77.2%	1.067	27.5%	23.0%	1.194
	2010	633,065	892,235	863,729	136.4%	248,860	207,530	216,006	86.8%	1.572	32.0%	24.6%	1.305
	2011	646,871	912,204	993,273	153.6%	224,610	216,171	220,228	98.0%	1.566	36.7%	26.0%	1.410
	2012	770,140	954,134	293,453	38.1%	202,798	223,678	227,838	112.3%	0.339	36.7%	27.4%	1.339
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	182,188	231,926	239,254	131.3%	1.186	41.0%	28.9%	1.423
	2014	720,851	1,251,736	1,301,386	180.5%	162,069	239,742	242,324	149.5%	1.207	45.3%	30.2%	1.501
	2015	678,611	1,401,532	1,401,424	206.5%	143,522	245,164	242,014	168.6%	1.225	49.6%	31.4%	1.576
	2016	635,844	1,490,230	1,493,646	234.9%	126,503	248,461	241,617	191.0%	1.230	53.7%	32.6%	1.646
	2017	592,406	1,532,412	1,556,760	262.8%	110,961	250,658	243,051	219.0%	1.200	57.7%	33.7%	1.709
	2018	548,748	1,567,050	1,615,551	294.4%	96,835	252,971	247,253	255.3%	1.153	61.5%	34.8%	1.766
	2019	506,247	1,627,762	1,676,260	331.1%	84,064	254,589	244,775	291.2%	1.137	65.2%	35.8%	1.820
	2020	465,143	1,690,279	1,738,489	373.8%	72,580	254,136	239,234	329.6%	1.134	68.7%	36.7%	1.871
	2021	425,585	1,752,780	1,795,062	421.8%	62,319	251,808	233,380	374.5%	1.126	72.1%	37.6%	1.921
	2022	387,703	1,814,031	1,851,163	477.5%	53,212	248,155	227,605	427.7%	1.116	75.5%	38.3%	1.969
	2023	351,606	1,871,647	1,894,461	538.8%	45,177	243,633	221,941	491.3%	1.097	78.6%	39.0%	2.014
	2024	317,384	1,922,140	1,923,228	606.0%	38,126	237,856	212,621	557.7%	1.087	81.6%	39.7%	2.058
	2025	285,105	1,962,287	1,935,482	678.9%	31,974	230,394	201,560	630.4%	1.077	84.5%	40.2%	2.100
	2026	254,819	1,989,717	1,933,488	758.8%	26,631	221,474	190,062	713.7%	1.063	87.1%	40.7%	2.140
	2027	226,557	2,003,118	1,917,141	846.2%	22,019	211,399	178,002	808.4%	1.047	89.6%	41.1%	2.177
	2028	200,331	2,002,243	1,886,598	941.7%	18,065	200,261	164,939	913.0%	1.031	91.8%	41.5%	2.212
	2029	176,136	1,987,141	1,840,547	1045.0%	14,699	188,072	150,796	1025.9%	1.019	93.9%	41.8%	2.244
	2030	153,948	1,958,232	1,785,421	1159.8%	11,855	175,020	136,473	1151.2%	1.007	95.8%	42.1%	2.275
	2031	133,727	1,916,253	1,720,109	1286.3%	9,477	161,468	122,583	1293.5%	0.994	97.5%	42.3%	2.302
	2032	115,417	1,860,822	1,640,253	1421.2%	7,506	147,784	109,354	1456.8%	0.976	99.0%	42.5%	2.328
	2033	98,948	1,791,060	1,543,892	1560.3%	5,890	134,209	96,496	1638.4%	0.952	100.3%	42.7%	2.350
	2034	84,239	1,706,722	1,433,962	1702.3%	4,574	120,791	83,654	1828.9%	0.931	101.5%	42.8%	2.370
	2035	71,200	1,609,079	1,315,098	1847.1%	3,514	107,625	71,522	2035.3%	0.908	102.5%	42.9%	2.388
	2036	59,731	1,500,511	1,190,467	1993.1%	2,673	94,906	60,345	2257.2%	0.883	103.3%	43.0%	2.402
	2037	49,726	1,384,545	1,067,011	2145.8%	2,014	82,811	50,229	2493.5%	0.861	104.0%	43.1%	2.415
	2038	41,073	1,264,608	947,002	2305.7%	1,502	71,486	41,165	2741.0%	0.841	104.6%	43.1%	2.426
	2039	33,656	1,143,689	831,478	2470.5%	1,105	61,013	33,014	2987.0%	0.827	105.0%	43.1%	2.435
	2040	27,358	1,024,452	723,550	2644.8%	804	51,474	26,062	3242.4%	0.816	105.4%	43.2%	2.442
	2041	22,059	910,002	627,453	2844.4%	579	42,967	20,338	3513.5%	0.810	105.7%	43.2%	2.449
	2042	17,643	802,395	539,987	3060.6%	413	35,544	15,706	3801.0%	0.805	106.0%	43.2%	2.454
	2043	13,998	702,417	460,481	3289.6%	293	29,192	12,049	4107.5%	0.801	106.2%	43.2%	2.458
	2044	11,017	610,475	389,810	3538.2%	209	23,858	9,290	4449.3%	0.795	106.3%	43.2%	2.461
	2045	8,603	527,562	331,334	3851.3%	148	19,446	7,165	4829.3%	0.797	106.5%	43.2%	2.463
	2046	6,667	453,771	279,594	4193.9%	105	15,829	5,516	5245.3%	0.800	106.5%	43.2%	2.465
	2047	5,129	388,415	234,411	4570.5%	75	12,895	4,285	5703.5%	0.801	106.6%	43.2%	2.467
	2048	3,919	331,072	196,184	5005.5%	55	10,546	3,382	6189.9%	0.809	106.7%	43.2%	2.468
	2049	2,978	281,256	163,691	5496.8%	41	8,684	2,741	6731.1%	0.817	106.7%	43.2%	2.469
	2050	2,252	238,230	136,298	6051.8%	31	7,210	2,237	7288.5%	0.830	106.8%	43.2%	2.470
	2051	1,698	201,254	112,829	6644.8%	23	6,028	1,824	7864.1%	0.845	106.8%	43.2%	2.471
	2052	1,278	169,679	93,704	7330.3%	18	5,066	1,494	8494.7%	0.863	106.8%	43.2%	2.471
TOTALS	Past	10,613,318	3,950,369	5,347,825	50.4%	6,239,436	1,914,731	2,230,598	35.7%	1.409	36.7%	27.4%	1.339
	Future	8,501,676	51,636,277	46,712,219	549.4%	1,343,849	5,436,551	4,637,350	345.1%	1.592	373.2%	259.9%	1.436
	Lifetime	19,114,994	55,586,646	52,060,044	272.4%	7,583,286	7,351,282	6,867,948	90.6%	3.007	106.8%	43.2%	2.471

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	274,091	2,093	9,185	3.4%	0.000	0.0%	3.4%	0.000
	1998	726,666	0	0	0.0%	677,004	9,810	29,179	4.3%	0.000	0.0%	4.0%	0.000
	1999	719,179	0	0	0.0%	613,716	23,089	48,183	7.9%	0.000	0.0%	5.4%	0.000
	2000	707,820	0	112,178	15.8%	548,268	39,899	69,003	12.6%	1.259	4.2%	7.1%	0.589
	2001	705,152	24,111	0	0.0%	504,969	58,737	88,767	17.6%	0.000	3.4%	8.9%	0.380
	2002	701,612	68,080	0	0.0%	471,920	78,226	108,169	22.9%	0.000	2.8%	10.7%	0.267
	2003	694,866	35,312	278	0.0%	439,665	98,613	130,989	29.8%	0.001	2.5%	12.6%	0.199
	2004	684,672	4,474	68,635	10.0%	408,526	119,001	148,841	36.4%	0.275	3.3%	14.4%	0.226
	2005	673,371	70,878	224,339	33.3%	378,694	137,622	162,546	42.9%	0.776	5.8%	16.3%	0.359
	2006	671,000	61,480	421,730	62.9%	350,669	153,640	172,736	49.3%	1.276	10.0%	18.0%	0.558
	2007	673,249	45,445	768,798	114.2%	324,195	167,866	185,588	57.2%	1.995	16.7%	19.7%	0.850
	2008	666,808	349,113	1,062,515	159.3%	298,184	182,434	202,258	67.8%	2.349	24.7%	21.4%	1.155
	2009	653,841	532,903	538,897	82.4%	273,269	196,324	211,082	77.2%	1.067	27.5%	23.0%	1.194
	2010	633,065	892,235	863,729	136.4%	248,860	207,530	216,006	86.8%	1.572	32.0%	24.6%	1.305
	2011	646,871	912,204	993,273	153.6%	224,610	216,171	220,228	98.0%	1.566	36.7%	26.0%	1.410
	2012	770,140	954,134	293,453	38.1%	202,798	223,678	227,838	112.3%	0.339	36.7%	27.4%	1.339
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	182,188	231,926	239,254	131.3%	1.186	41.0%	28.9%	1.423
	2014	900,873	1,240,376	1,253,866	139.2%	162,069	239,742	242,324	149.5%	0.931	44.8%	30.2%	1.483
	2015	1,004,200	1,363,536	1,310,810	130.5%	143,522	245,164	242,014	168.6%	0.774	48.0%	31.4%	1.528
	2016	940,913	1,425,853	1,397,069	148.5%	126,503	248,461	241,617	191.0%	0.777	51.3%	32.6%	1.572
	2017	876,634	1,450,320	1,456,102	166.1%	110,961	250,658	243,051	219.0%	0.758	54.4%	33.7%	1.612
	2018	812,030	1,473,892	1,511,092	186.1%	96,835	252,971	247,253	255.3%	0.729	57.4%	34.8%	1.648
	2019	749,137	1,527,102	1,567,875	209.3%	84,064	254,589	244,775	291.2%	0.719	60.3%	35.8%	1.684
	2020	688,312	1,583,772	1,626,081	236.2%	72,580	254,136	239,234	329.6%	0.717	63.1%	36.7%	1.719
	2021	629,775	1,641,321	1,678,996	266.6%	62,319	251,808	233,380	374.5%	0.712	65.9%	37.6%	1.754
	2022	573,717	1,698,024	1,731,470	301.8%	53,212	248,155	227,605	427.7%	0.706	68.6%	38.3%	1.789
	2023	520,302	1,751,529	1,771,968	340.6%	45,177	243,633	221,941	491.3%	0.693	71.1%	39.0%	1.823
	2024	469,660	1,798,495	1,798,875	383.0%	38,126	237,856	212,621	557.7%	0.687	73.6%	39.7%	1.856
	2025	421,895	1,835,869	1,810,337	429.1%	31,974	230,394	201,560	630.4%	0.681	75.9%	40.2%	1.888
	2026	377,078	1,861,402	1,808,471	479.6%	26,631	221,474	190,062	713.7%	0.672	78.1%	40.7%	1.919
	2027	335,256	1,873,848	1,793,182	534.9%	22,019	211,399	178,002	808.4%	0.662	80.2%	41.1%	1.948
	2028	296,447	1,872,963	1,764,613	595.3%	18,065	200,261	164,939	913.0%	0.652	82.0%	41.5%	1.976
	2029	260,643	1,858,786	1,721,539	660.5%	14,699	188,072	150,796	1025.9%	0.644	83.8%	41.8%	2.002
	2030	227,810	1,831,709	1,669,979	733.1%	11,855	175,020	136,473	1151.2%	0.637	85.3%	42.1%	2.027
	2031	197,887	1,792,414	1,608,889	813.0%	9,477	161,468	122,583	1293.5%	0.629	86.8%	42.3%	2.049
	2032	170,792	1,740,545	1,534,197	898.3%	7,506	147,784	109,354	1456.8%	0.617	88.0%	42.5%	2.070
	2033	146,422	1,675,279	1,444,066	986.2%	5,890	134,209	96,496	1638.4%	0.602	89.2%	42.7%	2.089
	2034	124,656	1,596,384	1,341,244	1076.0%	4,574	120,791	83,654	1828.9%	0.588	90.1%	42.8%	2.105
	2035	105,361	1,505,049	1,230,066	1167.5%	3,514	107,625	71,522	2035.3%	0.574	91.0%	42.9%	2.120
	2036	88,389	1,403,497	1,113,493	1259.8%	2,673	94,906	60,345	2257.2%	0.558	91.7%	43.0%	2.132
	2037	73,584	1,295,027	998,020	1356.3%	2,014	82,811	50,229	2493.5%	0.544	92.3%	43.1%	2.143
	2038	60,779	1,182,843	885,770	1457.4%	1,502	71,486	41,165	2741.0%	0.532	92.7%	43.1%	2.152
	2039	49,804	1,069,741	777,716	1561.6%	1,105	61,013	33,014	2987.0%	0.523	93.2%	43.1%	2.160
	2040	40,484	958,213	676,766	1671.7%	804	51,474	26,062	3242.4%	0.516	93.5%	43.2%	2.166
	2041	32,642	851,163	586,883	1797.9%	579	42,967	20,338	3513.5%	0.512	93.7%	43.2%	2.171
	2042	26,108	750,513	505,072	1934.5%	413	35,544	15,706	3801.0%	0.509	94.0%	43.2%	2.175
	2043	20,714	657,000	430,707	2079.3%	293	29,192	12,049	4107.5%	0.506	94.1%	43.2%	2.179
	2044	16,303	571,002	364,606	2236.4%	209	23,858	9,290	4449.3%	0.503	94.3%	43.2%	2.181
	2045	12,731	493,451	309,910	2434.3%	148	19,446	7,165	4829.3%	0.504	94.4%	43.2%	2.184
	2046	9,865	424,431	261,516	2650.9%	105	15,829	5,516	5245.3%	0.505	94.4%	43.2%	2.185
	2047	7,589	363,300	219,255	2888.9%	75	12,895	4,285	5703.5%	0.507	94.5%	43.2%	2.187
	2048	5,800	309,665	183,499	3163.9%	55	10,546	3,382	6189.9%	0.511	94.6%	43.2%	2.188
	2049	4,407	263,070	153,107	3474.4%	41	8,684	2,741	6731.1%	0.516	94.6%	43.2%	2.189
	2050	3,333	222,826	127,485	3825.2%	31	7,210	2,237	7288.5%	0.525	94.6%	43.2%	2.189
	2051	2,513	188,241	105,534	4200.1%	23	6,028	1,824	7864.1%	0.534	94.7%	43.2%	2.190
	2052	1,892	158,708	87,645	4633.3%	18	5,066	1,494	8494.7%	0.545	94.7%	43.2%	2.190
TOTALS	Past	10,613,318	3,950,369	5,347,825	50.4%	6,239,436	1,914,731	2,230,598	35.7%	1.409	36.7%	27.4%	1.339
	Future	12,049,069	48,554,831	43,805,283	363.6%	1,343,849	5,436,551	4,637,350	345.1%	1.054	253.9%	259.9%	0.977
	Lifetime	22,662,387	52,505,200	49,153,109	216.9%	7,583,286	7,351,282	6,867,948	90.6%	2.395	94.7%	43.2%	2.190

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 61.7% Increase
Nationwide Experience for LTC3+ Tax-Qualified Comprehensive Policy Forms

1	Accumulated value of earned premium	600,729,706	x	60%	=	360,437,823
2	Present value of future projected earned premium without the requested rate increase	189,046,278	x	60%	=	113,427,767
3a	Present value of future projected premium with the requested rate increase	282,293,442				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	93,247,165	x	80%	=	74,597,732
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**548,463,322**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					279,327,535
5b	Present value of future projected incurred claims without the inclusion of active life reserves					658,668,094
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**937,995,628**
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+ Tax-Qualified 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
	1997	9,335,045	3,068	255,611	2.7%	12,262	30,786,199	10,117	842,983	2.7%				0.0095		0.9905		7.50%	3.2979
	1998	25,590,707	279,777	1,845,541	7.2%	16,086	78,507,921	858,309	5,661,805	7.2%				0.0434		0.9566		7.50%	3.0678
Historical	1999	27,546,336	813,690	2,636,634	9.6%	16,426	78,611,588	2,322,104	7,524,412	9.6%				0.0314		0.9686		7.50%	2.8538
Experience	2000	27,417,595	1,338,629	4,071,452	14.8%	16,015	72,785,292	3,553,648	10,808,453	14.8%				0.0253		0.9747		7.50%	2.6547
	2001	27,028,371	2,266,772	6,493,544	24.0%	15,608	66,746,065	5,597,752	16,035,687	24.0%				0.0256		0.9744		7.50%	2.4695
	2002	26,704,236	3,725,462	8,249,195	30.9%	15,281	61,344,764	8,558,101	18,949,988	30.9%				0.0210		0.9790		7.50%	2.2972
	2003	26,317,904	5,009,619	8,902,295	33.8%	14,978	56,239,335	10,705,169	19,023,518	33.8%				0.0198		0.9802		7.50%	2.1369
	2004	27,638,170	5,564,843	8,195,454	29.7%	14,616	54,940,132	11,061,991	16,291,213	29.7%				0.0242		0.9758		7.50%	1.9878
	2005	28,534,687	6,556,339	12,394,984	43.4%	14,259	52,764,893	12,123,648	22,920,174	43.4%				0.0244		0.9756		7.50%	1.8491
	2006	27,971,532	6,349,642	17,247,999	61.7%	13,925	48,114,916	10,922,266	29,668,951	61.7%				0.0234		0.9766		7.50%	1.7201
	2007	27,671,279	4,951,523	15,525,395	56.1%	13,586	44,277,618	7,923,077	24,842,636	56.1%				0.0243		0.9757		7.50%	1.6001
	2008	27,244,934	21,023,105	21,501,128	78.9%	13,224	40,553,871	31,292,727	32,004,260	78.9%				0.0266		0.9734		7.50%	1.4885
	2009	26,788,022	28,665,739	26,335,706	98.3%	12,834	37,091,870	39,691,839	36,465,574	98.3%				0.0295		0.9705		7.50%	1.3846
	2010	28,583,596	32,391,804	27,326,930	95.6%	12,379	36,816,839	41,721,965	35,198,202	95.6%				0.0355		0.9645		7.50%	1.2880
	2011	29,396,330	28,543,628	35,251,884	119.9%	11,861	35,222,021	34,200,332	42,238,014	119.9%				0.0418		0.9582		7.50%	1.1982
	2012	28,300,685	32,809,748	35,022,405	123.8%	11,349	31,543,483	36,569,211	39,035,402	123.8%				0.0432		0.9568		7.50%	1.1146
	2013	27,212,945	37,861,475	40,570,040	149.1%	10,886	28,214,982	39,255,613	42,063,912	149.1%				0.0408		0.9592		7.50%	1.0368
	2014	26,004,036	45,406,803	49,434,136	190.1%	10,342	25,080,519	43,794,210	47,678,514	190.1%	1.0000	1.2751	1.0000	0.0500	0.0000	0.9500	0.9556	7.50%	0.9645
Projected	2015	24,323,043	54,495,474	52,175,014	214.5%	9,771	21,822,536	48,893,119	46,811,212	214.5%	1.0000	1.1284	1.0000	0.0551	0.0000	0.9449	0.9354	7.50%	0.8972
Future	2016	22,578,261	57,706,629	54,334,633	240.7%	9,173	18,843,836	48,162,003	45,347,733	240.7%	1.0000	1.1219	1.0000	0.0612	0.0000	0.9388	0.9283	7.50%	0.8346
Experience	2017	20,777,861	57,786,497	55,246,550	265.9%	8,545	16,131,369	44,863,871	42,891,925	265.9%	1.0000	1.1049	1.0000	0.0685	0.0000	0.9315	0.9203	7.50%	0.7764
	2018	18,974,866	57,945,710	55,432,159	292.1%	7,921	13,703,788	41,848,818	40,033,513	292.1%	1.0000	1.0987	1.0000	0.0729	0.0000	0.9271	0.9132	7.50%	0.7222
	2019	17,238,030	57,575,175	55,292,585	320.8%	7,314	11,580,867	38,680,200	37,146,709	320.8%	1.0000	1.0980	1.0000	0.0767	0.0000	0.9233	0.9085	7.50%	0.6718
	2020	15,584,267	57,478,781	54,899,243	352.3%	6,726	9,739,381	35,921,340	34,309,259	352.3%	1.0000	1.0982	1.0000	0.0804	0.0000	0.9196	0.9041	7.50%	0.6249
	2021	14,020,922	57,202,124	54,286,462	387.2%	6,160	8,151,041	33,254,366	31,559,350	387.2%	1.0000	1.0991	1.0000	0.0842	0.0000	0.9158	0.8997	7.50%	0.5813
	2022	12,552,708	56,728,540	53,513,807	426.3%	5,618	6,788,370	30,678,185	28,939,692	426.3%	1.0000	1.1011	1.0000	0.0880	0.0000	0.9120	0.8953	7.50%	0.5408
	2023	11,182,886	56,053,710	52,494,054	469.4%	5,102	5,625,660	28,198,367	26,407,647	469.4%	1.0000	1.1011	1.0000	0.0918	0.0000	0.9082	0.8909	7.50%	0.5031
	2024	9,913,269	55,171,012	51,256,059	517.0%	4,613	4,639,039	25,817,969	23,985,917	517.0%	1.0000	1.1015	1.0000	0.0957	0.0000	0.9043	0.8865	7.50%	0.4680
	2025	8,744,267	54,076,301	49,785,270	569.3%	4,154	3,806,502	23,540,172	21,672,226	569.3%	1.0000	1.1012	1.0000	0.0996	0.0000	0.9004	0.8821	7.50%	0.4353
	2026	7,674,953	52,768,417	48,124,899	627.0%	3,724	3,107,921	21,368,216	19,487,855	627.0%	1.0000	1.1013	1.0000	0.1035	0.0000	0.8965	0.8777	7.50%	0.4049
	2027	6,703,168	51,256,988	46,286,241	690.5%	3,324	2,525,026	19,308,068	17,435,630	690.5%	1.0000	1.1012	1.0000	0.1075	0.0000	0.8925	0.8734	7.50%	0.3767
	2028	5,825,660	49,552,318	44,273,133	760.0%	2,953	2,041,373	17,363,659	15,513,776	760.0%	1.0000	1.1006	1.0000	0.1114	0.0000	0.8886	0.8691	7.50%	0.3504
	2029	5,038,258	47,675,506	42,141,410	836.4%	2,613	1,642,287	15,540,469	13,736,556	836.4%	1.0000	1.1006	1.0000	0.1153	0.0000	0.8847	0.8648	7.50%	0.3260
	2030	4,336,055	45,675,572	40,006,983	922.7%	2,301	1,314,786	13,849,826	12,130,987	922.7%	1.0000	1.1031	1.0000	0.1193	0.0000	0.8807	0.8606	7.50%	0.3032
	2031	3,713,597	43,608,279	37,897,277	1020.5%	2,017	1,047,482	12,300,445	10,689,561	1020.5%	1.0000	1.1060	1.0000	0.1233	0.0000	0.8767	0.8564	7.50%	0.2821
	2032	3,165,056	41,504,242	35,788,458	1130.7%	1,761	830,472	10,890,201	9,390,450	1130.7%	1.0000	1.1080	1.0000	0.1273	0.0000	0.8727	0.8523	7.50%	0.2624
	2033	2,684,417	39,369,828	33,609,362	1252.0%	1,529	655,217	9,609,449	8,203,425	1252.0%	1.0000	1.1073	1.0000	0.1313	0.0000	0.8687	0.8481	7.50%	0.2441
	2034	2,265,635	37,192,186	31,364,942	1384.4%	1,322	514,418	8,444,583	7,121,492	1384.4%	1.0000	1.1057	1.0000	0.1354	0.0000	0.8646	0.8440	7.50%	0.2271
	2035	1,902,760	34,962,049	29,054,906	1527.0%	1,138	401,885	7,384,395	6,136,737	1527.0%	1.0000	1.1030	1.0000	0.1396	0.0000	0.8604	0.8398	7.50%	0.2112
	2036	1,590,047	32,667,552	26,651,678	1676.2%	974	312,406	6,418,391	5,236,416	1676.2%	1.0000	1.0977	1.0000	0.1438	0.0000	0.8562	0.8357	7.50%	0.1965
	2037	1,322,027	30,332,032	24,335,185	1840.7%	830	241,625	5,543,737	4,447,703	1840.7%	1.0000	1.0982	1.0000	0.1481	0.0000	0.8519	0.8314	7.50%	0.1828
	2038	1,093,564	28,048,906	22,338,785	2042.8%	703	185,925	4,768,794	3,797,976	2042.8%	1.0000	1.1097	1.0000	0.1524	0.0000	0.8476	0.8272	7.50%	0.1700
	2039	899,892	25,874,536	20,393,466	2266.2%	593	142,323	4,092,199	3,225,338	2266.2%	1.0000	1.1094	1.0000	0.1568	0.0000	0.8432	0.8229	7.50%	0.1582
	2040	736,622	23,780,993	18,451,974	2504.9%	497	108,373	3,498,692	2,714,679	2504.9%	1.0000	1.1053	1.0000	0.1612	0.0000	0.8388	0.8186	7.50%	0.1471
	2041	599,751	21,745,703	16,544,794	2758.6%	415	82,080	2,976,053	2,264,272	2758.6%	1.0000	1.1013	1.0000	0.1657	0.0000	0.8343	0.8142	7.50%	0.1369
	2042	485,652	19,767,209	14,728,538	3032.7%	344	61,828	2,516,542	1,875,074	3032.7%	1.0000	1.0994	1.0000	0.1702	0.0000	0.8298	0.8098	7.50%	0.1273
	2043	391,069	17,857,751	13,014,797	3328.0%	284	46,313	2,114,838	1,541,302	3328.0%	1.0000	1.0974	1.0000	0.1748	0.0000	0.8252	0.8052	7.50%	0.1184
	2044	313,106	16,031,145	11,419,741	3647.2%	233	34,493	1,766,064	1,258,051	3647.2%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.8006	7.50%	0.1102
	2045	249,212	14,303,002	9,953,623	3994.0%	190	25,539	1,465,752	1,020,034	3994.0%	1.0000	1.0951	1.0000	0.1842	0.0000	0.8158	0.7959	7.50%	0.1025
	2046	197,157	12,677,990	8,581,494	4352.6%	154	18,795	1,208,580	818,065	4352.6%	1.0000	1.0898	1.0000	0.1891	0.0000	0.8109	0.7911	7.50%	0.0953
	2047	155,007	11,155,408	7,324,851	4725.5%	124	13,746	989,241	649,554	4725.5%	1.0000	1.0857	1.0000	0.1940	0.0000	0.8060	0.7862	7.50%	0.0887
	2048	121,095	9,738,966	6,185,012	5107.6%	100	9,989	803,380	510,209	5107.6%	1.0000	1.0808	1.0000	0.1989	0.0000	0.8011	0.7812	7.50%	0.0825
	2049	93,999	8,434,008	5,179,998	5510.7%	79	7,213	647,193	397,493	5510.7%	1.0000	1.0789	1.0000	0.2039	0.0000	0.7961	0.7762	7.50%	0.0767
	2050	72,506	7,245,409	4,297,559	5927.2%	63	5,176	517,195	306,770	5927.2%	1.0000	1.0756	1.0000	0.2087	0.0000	0.7913	0.7713	7.50%	0.0714
	2051	55,586	6,173,604	3,528,447	6347.7%	49	3,691	409,941	234,297	6347.7%	1.0000	1.0709	1.0000	0.2133	0.0000	0.7867	0.7666	7.50%	0.0664
	2052	42,371	5,218,174	2,873,836	6782.6%	39	2,617	322,324	177,515	6782.6%	1.0000	1.0685	1.0000	0.2177	0.0000	0.7823	0.7623	7.50%	0.0618
	2053	32,129	4,378,540	2,327,338	7243.8%	30	1,846	251,591	133,729	7243.8%	1.0000	1.0680	1.0000	0.2218	0.0000	0.7782	0.7583	7.50%	0.0575
	Past	449,282,375	218,154,861	271,826,194	60.5%	235,575	854,561,790	296,367,871	399,575,184	46.8%									
	Future	253,654,769	1,406,623,067	1,244,828,702	490.8%	113,822	161,297,753	620,022,433	577,238,642	357.9%									
	Lifetime	702,937,144	1,624,777,927	1,516,654,896	215.8%	349,397	1,015,859,544	916,390,303	976,813,827	96.2%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	9,335,045	3,068	255,611	2.7%	12,262	30,786,199	10,117	842,983	2.7%				0.0095		0.9905		7.50%	3.2979
	1998	25,590,707	279,777	1,845,541	7.2%	16,086	78,507,921	858,309	5,661,805	7.2%				0.0434		0.9566		7.50%	3.0678
	1999	27,546,336	813,690	2,636,634	9.6%	16,426	78,611,588	2,322,104	7,524,412	9.6%				0.0314		0.9686		7.50%	2.8538
	2000	27,417,595	1,338,629	4,071,452	14.8%	16,015	72,785,292	3,553,648	10,808,453	14.8%				0.0253		0.9747		7.50%	2.6547
	2001	27,028,371	2,266,772	6,493,544	24.0%	15,608	66,746,065	5,597,752	16,035,687	24.0%				0.0256		0.9744		7.50%	2.4695
	2002	26,704,236	3,725,462	8,249,195	30.9%	15,281	61,344,764	8,558,101	18,949,988	30.9%				0.0210		0.9790		7.50%	2.2972
	2003	26,317,904	5,009,619	8,902,295	33.8%	14,978	56,239,335	10,705,169	19,023,518	33.8%				0.0198		0.9802		7.50%	2.1369
	2004	27,638,170	5,564,843	8,195,454	29.7%	14,616	54,940,132	11,061,991	16,291,213	29.7%				0.0242		0.9758		7.50%	1.9878
	2005	28,534,687	6,556,339	12,394,984	43.4%	14,259	52,764,893	12,123,648	22,920,174	43.4%				0.0244		0.9756		7.50%	1.8491
	2006	27,971,532	6,349,642	17,247,999	61.7%	13,925	48,114,916	10,922,266	29,668,951	61.7%				0.0234		0.9766		7.50%	1.7201
	2007	27,671,279	4,951,523	15,525,395	56.1%	13,586	44,277,618	7,923,077	24,842,636	56.1%				0.0243		0.9757		7.50%	1.6001
	2008	27,244,934	21,023,105	21,501,128	78.9%	13,224	40,553,871	31,292,727	32,004,260	78.9%				0.0266		0.9734		7.50%	1.4885
	2009	26,788,022	28,665,739	26,335,706	98.3%	12,834	37,091,870	39,691,839	36,465,574	98.3%				0.0295		0.9705		7.50%	1.3846
	2010	28,583,596	32,391,804	27,326,930	95.6%	12,379	36,816,839	41,721,965	35,198,202	95.6%				0.0355		0.9645		7.50%	1.2880
	2011	29,396,330	28,543,628	35,251,884	119.9%	11,861	35,222,021	34,200,332	42,238,014	119.9%				0.0418		0.9582		7.50%	1.1982
	2012	28,300,685	32,809,748	35,022,405	123.8%	11,349	31,543,483	36,569,211	39,035,402	123.8%				0.0432		0.9568		7.50%	1.1146
	2013	27,212,945	37,861,475	40,570,040	149.1%	10,886	28,214,982	39,255,613	42,063,912	149.1%				0.0408		0.9592		7.50%	1.0368
Projected Future Experience	2014	26,004,036	45,406,803	49,434,136	190.1%	10,342	25,080,519	43,794,210	47,678,514	190.1%	1.0000	1.2751	1.0000	0.0500	0.0000	0.9500	0.9556	7.50%	0.9645
	2015	30,541,554	54,072,343	50,304,711	164.7%	9,530	27,401,759	48,513,487	45,133,183	164.7%	1.3365	1.1257	1.0122	0.0551	0.0247	0.9215	0.8931	7.50%	0.8972
	2016	33,410,990	56,228,763	50,821,435	152.1%	8,947	27,884,841	46,928,575	42,415,614	152.1%	1.2098	1.1110	1.0221	0.0612	0.0000	0.9388	0.8897	7.50%	0.8346
	2017	30,746,784	55,269,631	51,674,389	168.1%	8,334	23,870,970	42,909,844	40,118,596	168.1%	1.0000	1.0810	1.0221	0.0685	0.0000	0.9315	0.9203	7.50%	0.7764
	2018	28,078,738	54,807,032	51,847,996	184.7%	7,726	20,278,671	39,582,042	37,445,004	184.7%	1.0000	1.0750	1.0221	0.0729	0.0000	0.9271	0.9132	7.50%	0.7222
	2019	25,508,592	54,128,866	51,717,447	202.7%	7,133	17,137,203	36,364,898	34,744,857	202.7%	1.0000	1.0743	1.0221	0.0767	0.0000	0.9233	0.9085	7.50%	0.6718
	2020	23,061,377	53,901,499	51,349,538	222.7%	6,560	14,412,198	33,685,719	32,090,872	222.7%	1.0000	1.0745	1.0221	0.0804	0.0000	0.9196	0.9041	7.50%	0.6249
	2021	20,747,961	53,581,165	50,776,378	244.7%	6,008	12,061,795	31,149,327	29,518,769	244.7%	1.0000	1.0754	1.0221	0.0842	0.0000	0.9158	0.8997	7.50%	0.5813
	2022	18,575,319	53,111,639	50,053,682	269.5%	5,479	10,045,333	28,722,204	27,068,494	269.5%	1.0000	1.0773	1.0221	0.0880	0.0000	0.9120	0.8953	7.50%	0.5408
	2023	16,548,276	52,463,547	49,099,865	296.7%	4,976	8,324,772	26,392,300	24,700,167	296.7%	1.0000	1.0773	1.0221	0.0918	0.0000	0.9082	0.8909	7.50%	0.5031
	2024	14,669,515	51,627,013	47,941,916	326.8%	4,500	6,864,784	24,159,510	22,435,023	326.8%	1.0000	1.0777	1.0221	0.0957	0.0000	0.9043	0.8865	7.50%	0.4680
	2025	12,939,642	50,595,869	46,566,227	359.9%	4,051	5,632,808	22,025,092	20,270,932	359.9%	1.0000	1.0774	1.0221	0.0996	0.0000	0.9004	0.8821	7.50%	0.4353
	2026	11,357,286	49,367,733	45,013,213	396.3%	3,632	4,599,057	19,991,132	18,227,798	396.3%	1.0000	1.0775	1.0221	0.1035	0.0000	0.8965	0.8777	7.50%	0.4049
	2027	9,919,252	47,950,764	43,293,440	436.5%	3,242	3,736,497	18,062,642	16,308,268	436.5%	1.0000	1.0774	1.0221	0.1075	0.0000	0.8925	0.8734	7.50%	0.3767
	2028	8,620,729	46,354,051	41,410,497	480.4%	2,880	3,020,795	16,242,952	14,510,678	480.4%	1.0000	1.0768	1.0221	0.1114	0.0000	0.8886	0.8691	7.50%	0.3504
	2029	7,455,542	44,596,931	39,416,608	528.7%	2,548	2,430,234	14,536,966	12,848,371	528.7%	1.0000	1.0768	1.0221	0.1153	0.0000	0.8847	0.8648	7.50%	0.3260
	2030	6,416,433	42,725,104	37,420,190	583.2%	2,244	1,945,602	12,955,180	11,346,615	583.2%	1.0000	1.0793	1.0221	0.1193	0.0000	0.8807	0.8606	7.50%	0.3032
	2031	5,495,328	40,790,608	35,446,894	645.0%	1,968	1,550,049	11,505,674	9,998,390	645.0%	1.0000	1.0822	1.0221	0.1233	0.0000	0.8767	0.8564	7.50%	0.2821
	2032	4,683,605	38,821,950	33,474,428	714.7%	1,717	1,228,920	10,186,401	8,783,277	714.7%	1.0000	1.0841	1.0221	0.1273	0.0000	0.8727	0.8523	7.50%	0.2624
	2033	3,972,363	36,825,077	31,436,230	791.4%	1,492	969,580	8,988,322	7,673,004	791.4%	1.0000	1.0833	1.0221	0.1313	0.0000	0.8687	0.8481	7.50%	0.2441
	2034	3,352,654	34,787,926	29,336,930	875.0%	1,290	761,229	7,898,689	6,661,026	875.0%	1.0000	1.0818	1.0221	0.1354	0.0000	0.8646	0.8440	7.50%	0.2271
	2035	2,815,678	32,701,781	27,176,258	965.2%	1,110	594,704	6,906,999	5,739,944	965.2%	1.0000	1.0792	1.0221	0.1396	0.0000	0.8604	0.8398	7.50%	0.2112
	2036	2,352,929	30,555,515	24,928,419	1059.5%	950	462,294	6,003,426	4,897,837	1059.5%	1.0000	1.0740	1.0221	0.1438	0.0000	0.8562	0.8357	7.50%	0.1965
	2037	1,956,316	28,370,928	22,761,708	1163.5%	809	357,553	5,185,309	4,160,121	1163.5%	1.0000	1.0745	1.0221	0.1481	0.0000	0.8519	0.8314	7.50%	0.1828
	2038	1,618,241	26,235,378	20,894,392	1291.2%	686	275,129	4,460,463	3,552,404	1291.2%	1.0000	1.0858	1.0221	0.1524	0.0000	0.8476	0.8272	7.50%	0.1700
	2039	1,331,647	24,201,571	19,074,854	1432.4%	578	210,607	3,827,610	3,016,792	1432.4%	1.0000	1.0854	1.0221	0.1568	0.0000	0.8432	0.8229	7.50%	0.1582
	2040	1,090,043	22,243,374	17,258,897	1583.3%	485	160,369	3,272,475	2,539,152	1583.3%	1.0000	1.0815	1.0221	0.1612	0.0000	0.8388	0.8186	7.50%	0.1471
	2041	887,503	20,339,667	15,475,032	1743.7%	405	121,461	2,783,627	2,117,868	1743.7%	1.0000	1.0775	1.0221	0.1657	0.0000	0.8343	0.8142	7.50%	0.1369
	2042	718,661	18,489,092	13,776,212	1916.9%	336	91,492	2,353,826	1,753,834	1916.9%	1.0000	1.0756	1.0221	0.1702	0.0000	0.8298	0.8098	7.50%	0.1273
	2043	578,698	16,703,095	12,173,280	2103.6%	277	68,533	1,978,096	1,441,644	2103.6%	1.0000	1.0737	1.0221	0.1748	0.0000	0.8252	0.8052	7.50%	0.1184
	2044	463,330	14,994,594	10,681,357	2305.3%	227	51,043	1,651,873	1,176,707	2305.3%	1.0000	1.0723	1.0221	0.1794	0.0000	0.8206	0.8006	7.50%	0.1102
	2045	368,781	13,378,190	9,310,036	2524.5%	186	37,792	1,370,979	954,080	2524.5%	1.0000	1.0714	1.0221	0.1842	0.0000	0.8158	0.7959	7.50%	0.1025
	2046	291,750	11,858,249	8,026,627	2751.2%	150	27,812	1,130,435	765,170	2751.2%	1.0000	1.0662	1.0221	0.1891	0.0000	0.8109	0.7911	7.50%	0.0953
	2047	229,376	10,434,116	6,851,237	2986.9%	121	20,341	925,278	607,555	2986.9%	1.0000	1.0622	1.0221	0.1940	0.0000	0.8060	0.7862	7.50%	0.0887
	2048	179,195	9,109,258	5,785,098	3228.4%	97	14,782	751,434	477,220	3228.4%	1.0000	1.0575	1.0221	0.1989	0.0000	0.8011	0.7812	7.50%	0.0825
	2049	139,099	7,888,677	4,845,067	3483.2%	77	10,674	605,346	371,791	3483.2%	1.0000	1.0556	1.0221	0.2039	0.0000	0.7961	0.7762	7.50%	0.0767
	2050	107,293	6,776,931	4,019,685	3746.4%	61	7,659	483,754	286,935	3746.4%	1.0000	1.0524	1.0221	0.2087	0.0000	0.7913	0.7713	7.50%	0.0714
	2051	82,256	5,774,428	3,300,302	4012.3%	48	5,462	383,435	219,147	4012.3%	1.0000	1.0478	1.0221	0.2133	0.0000	0.7867	0.7666	7.50%	0.0664
	2052	62,700	4,880,774	2,688,018	4287.1%	38	3,873	301,483	166,038	4287.1%	1.0000	1.0454	1.0221	0.2177	0.0000	0.7823	0.7623	7.50%	0.0618
	2053	47,544	4,095,430	2,176,856	4578.6%	29	2,732	235,323	125,082	4578.6%	1.0000	1.0449	1.0221	0.2218	0.0000	0.7782	0.7583	7.50%	0.0575
	Past	449,282,375	218,154,861	271,826,194	60.5%	235,575	854,561,790	296,367,871	399,575,184	46.8%									
	Future	357,427,018	1,326,445,361	1,169,039,485	327.1%	111,269	221,761,929	589,206,335	544,346,771	245.5%									
	Lifetime	806,709,393	1,544,600,221	1,440,865,680	178.6%	346,844	1,076,323,719	885,574,205	943,921,955	87.7%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	939,930	0	0	0.0%				0.0053		0.9947		7.50%	3.2979
	1998	726,661	0	0	0.0%	458	2,229,273	0	0	0.0%				0.0358		0.9642		7.50%	3.0678
	1999	719,179	0	0	0.0%	445	2,052,389	0	0	0.0%				0.0284		0.9716		7.50%	2.8538
	2000	707,820	0	112,178	15.8%	442	1,879,044	0	297,798	15.8%				0.0067		0.9933		7.50%	2.6547
	2001	705,152	24,111	0	0.0%	436	1,741,361	59,542	0	0.0%				0.0136		0.9864		7.50%	2.4695
	2002	701,612	68,080	0	0.0%	433	1,611,738	156,393	0	0.0%				0.0069		0.9931		7.50%	2.2972
	2003	694,866	35,312	278	0.0%	428	1,484,875	75,460	594	0.0%				0.0115		0.9885		7.50%	2.1369
	2004	684,672	4,474	68,635	10.0%	419	1,361,015	8,894	136,435	10.0%				0.0210		0.9790		7.50%	1.9878
	2005	673,371	70,878	224,339	33.3%	415	1,245,164	131,064	414,836	33.3%				0.0095		0.9905		7.50%	1.8491
	2006	671,000	61,480	432,757	64.5%	411	1,154,213	105,754	744,403	64.5%				0.0096		0.9904		7.50%	1.7201
	2007	673,249	45,445	654,242	97.2%	406	1,077,285	72,717	1,046,872	97.2%				0.0122		0.9878		7.50%	1.6001
	2008	666,808	349,113	1,081,813	162.2%	398	992,538	519,652	1,610,271	162.2%				0.0197		0.9803		7.50%	1.4885
	2009	653,841	532,903	609,222	93.2%	390	905,337	737,880	843,555	93.2%				0.0201		0.9799		7.50%	1.3846
	2010	633,065	892,235	834,097	131.8%	381	815,413	1,149,235	1,074,350	131.8%				0.0231		0.9769		7.50%	1.2880
	2011	646,871	912,204	973,016	150.4%	372	775,066	1,092,983	1,165,845	150.4%				0.0236		0.9764		7.50%	1.1982
	2012	770,052	954,134	451,062	58.6%	352	858,287	1,063,462	502,746	58.6%				0.0538		0.9462		7.50%	1.1146
	2013	751,444	827,899	1,394,521	185.6%	342	779,113	858,384	1,445,870	185.6%				0.0284		0.9716		7.50%	1.0368
Projected Future Experience	2014	722,627	1,295,252	1,375,062	190.3%	327	696,963	1,249,252	1,326,228	190.3%	1.0000	1.0254	1.0000	0.0433	0.0000	0.9567	0.9617	7.50%	0.9645
	2015	683,491	1,539,283	1,494,738	218.7%	312	613,225	1,381,039	1,341,073	218.7%	1.0000	1.1493	1.0000	0.0477	0.0000	0.9523	0.9458	7.50%	0.8972
	2016	642,464	1,656,019	1,605,382	249.9%	295	536,201	1,382,115	1,339,853	249.9%	1.0000	1.1426	1.0000	0.0530	0.0000	0.9470	0.9400	7.50%	0.8346
	2017	599,520	1,713,453	1,681,265	280.4%	277	465,451	1,330,279	1,305,289	280.4%	1.0000	1.1223	1.0000	0.0599	0.0000	0.9401	0.9332	7.50%	0.7764
	2018	555,801	1,750,991	1,748,222	314.5%	260	401,404	1,264,578	1,262,579	314.5%	1.0000	1.1216	1.0000	0.0636	0.0000	0.9364	0.9271	7.50%	0.7222
	2019	513,141	1,785,132	1,815,392	353.8%	242	344,739	1,199,289	1,219,618	353.8%	1.0000	1.1248	1.0000	0.0670	0.0000	0.9330	0.9232	7.50%	0.6718
	2020	471,808	1,845,953	1,883,984	399.3%	225	294,856	1,153,628	1,177,395	399.3%	1.0000	1.1287	1.0000	0.0706	0.0000	0.9294	0.9195	7.50%	0.6249
	2021	431,964	1,910,101	1,946,122	450.5%	209	251,121	1,110,434	1,131,375	450.5%	1.0000	1.1283	1.0000	0.0743	0.0000	0.9257	0.9155	7.50%	0.5813
	2022	393,749	1,974,218	2,006,479	509.6%	192	212,935	1,067,636	1,085,082	509.6%	1.0000	1.1311	1.0000	0.0782	0.0000	0.9218	0.9115	7.50%	0.5408
	2023	357,286	2,035,265	2,053,667	574.8%	176	179,736	1,023,860	1,033,117	574.8%	1.0000	1.1280	1.0000	0.0822	0.0000	0.9178	0.9074	7.50%	0.5031
	2024	322,675	2,089,142	2,085,468	646.3%	161	151,000	977,640	975,921	646.3%	1.0000	1.1244	1.0000	0.0865	0.0000	0.9135	0.9031	7.50%	0.4680
	2025	289,994	2,131,949	2,098,818	723.7%	147	126,239	928,067	913,645	723.7%	1.0000	1.1198	1.0000	0.0909	0.0000	0.9091	0.8987	7.50%	0.4353
	2026	259,301	2,161,285	2,097,268	808.8%	133	105,002	875,198	849,275	808.8%	1.0000	1.1175	1.0000	0.0955	0.0000	0.9045	0.8942	7.50%	0.4049
	2027	230,632	2,175,768	2,080,412	902.0%	119	86,877	819,593	783,673	902.0%	1.0000	1.1153	1.0000	0.1004	0.0000	0.8996	0.8894	7.50%	0.3767
	2028	204,007	2,175,023	2,047,895	1003.8%	107	71,486	762,151	717,604	1003.8%	1.0000	1.1128	1.0000	0.1054	0.0000	0.8946	0.8846	7.50%	0.3504
	2029	179,424	2,158,830	1,998,439	1113.8%	95	58,486	703,700	651,418	1113.8%	1.0000	1.1096	1.0000	0.1107	0.0000	0.8893	0.8795	7.50%	0.3260
	2030	156,866	2,127,421	1,938,102	1235.5%	84	47,565	645,080	587,675	1235.5%	1.0000	1.1093	1.0000	0.1161	0.0000	0.8839	0.8743	7.50%	0.3032
	2031	136,296	2,081,488	1,866,359	1369.3%	74	38,444	587,119	526,438	1369.3%	1.0000	1.1083	1.0000	0.1218	0.0000	0.8782	0.8689	7.50%	0.2821
	2032	117,660	2,020,601	1,778,921	1511.9%	64	30,873	530,181	466,767	1511.9%	1.0000	1.1041	1.0000	0.1277	0.0000	0.8723	0.8633	7.50%	0.2624
	2033	100,893	1,944,028	1,673,787	1659.0%	56	24,626	474,501	408,541	1659.0%	1.0000	1.0973	1.0000	0.1339	0.0000	0.8661	0.8575	7.50%	0.2441
	2034	85,913	1,851,703	1,554,351	1809.2%	48	19,507	420,434	352,919	1809.2%	1.0000	1.0906	1.0000	0.1402	0.0000	0.8598	0.8515	7.50%	0.2271
	2035	72,630	1,745,140	1,425,572	1962.8%	41	15,340	368,594	301,098	1962.8%	1.0000	1.0849	1.0000	0.1466	0.0000	0.8534	0.8454	7.50%	0.2112
	2036	60,944	1,627,078	1,291,148	2118.6%	35	11,974	319,682	253,680	2118.6%	1.0000	1.0794	1.0000	0.1532	0.0000	0.8468	0.8391	7.50%	0.1965
	2037	50,748	1,502,801	1,165,211	2296.1%	29	9,275	274,665	212,964	2296.1%	1.0000	1.0838	1.0000	0.1600	0.0000	0.8400	0.8327	7.50%	0.1828
	2038	41,927	1,380,087	1,059,522	2527.1%	24	7,128	234,638	180,137	2527.1%	1.0000	1.1006	1.0000	0.1668	0.0000	0.8332	0.8262	7.50%	0.1700
	2039	34,364	1,262,123	954,448	2777.5%	20	5,435	199,612	150,951	2777.5%	1.0000	1.0991	1.0000	0.1737	0.0000	0.8263	0.8196	7.50%	0.1582
	2040	27,939	1,147,422	849,530	3040.7%	16	4,110	168,810	124,984	3040.7%	1.0000	1.0948	1.0000	0.1806	0.0000	0.8194	0.8130	7.50%	0.1471
	2041	22,531	1,035,470	747,707	3318.6%	13	3,084	141,711	102,329	3318.6%	1.0000	1.0914	1.0000	0.1875	0.0000	0.8125	0.8064	7.50%	0.1369
	2042	18,023	926,492	649,841	3605.7%	11	2,294	117,951	82,731	3605.7%	1.0000	1.0865	1.0000	0.1943	0.0000	0.8057	0.7999	7.50%	0.1273
	2043	14,300	821,641	559,997	3916.2%	9	1,693	97,304	66,319	3916.2%	1.0000	1.0861	1.0000	0.2010	0.0000	0.7990	0.7934	7.50%	0.1184
	2044	11,255	722,111	477,382	4241.7%	7	1,240	79,551	52,591	4241.7%	1.0000	1.0831	1.0000	0.2076	0.0000	0.7924	0.7871	7.50%	0.1102
	2045	8,788	629,563	406,441	4625.0%	5	901	64,517	41,652	4625.0%	1.0000	1.0904	1.0000	0.2140	0.0000	0.7860	0.7808	7.50%	0.1025
	2046	6,809	545,065	343,361	5042.7%	4	649	51,960	32,732	5042.7%	1.0000	1.0903	1.0000	0.2200	0.0000	0.7800	0.7748	7.50%	0.0953
	2047	5,237	468,863	288,164	5502.0%	3	464	41,578	25,554	5502.0%	1.0000	1.0911	1.0000	0.2255	0.0000	0.7745	0.7692	7.50%	0.0887
	2048	4,002	401,146	241,409	6032.6%	2	330	33,091	19,914	6032.6%	1.0000	1.0964	1.0000	0.2303	0.0000	0.7697	0.7641	7.50%	0.0825
	2049	3,040	341,777	201,617	6632.3%	2	233	26,227	15,471	6632.3%	1.0000	1.0994	1.0000	0.2344	0.0000	0.7656	0.7596	7.50%	0.0767
	2050	2,299	290,184	168,038	7310.5%	1	164	20,714	11,995	7310.5%	1.0000	1.1023	1.0000	0.2374	0.0000	0.7626	0.7561	7.50%	0.0714
	2051	1,733	245,679	139,348	8042.9%	1	115	16,314	9,253	8042.9%	1.0000	1.1002	1.0000	0.2391	0.0000	0.7609	0.7537	7.50%	0.0664
	2052	1,304	207,590	116,011	8896.9%	1	81	12,823	7,166	8896.9%	1.0000	1.1062	1.0000	0.2395	0.0000	0.7605	0.7526	7.50%	0.0618
	2053	982	175,427	97,630	9946.8%	1	56	10,080	5,610	9946.8%	1.0000	1.1180	1.0000	0.2386	0.0000	0.7614	0.7527	7.50%	0.0575
	Past	11,364,669	4,778,268	6,836,159	60.2%	6,903	21,902,040	6,031,419	9,283,575	42.4%									
	Future	7,844,362	55,898,567	50,012,508	637.6%	3,828	4,821,304	22,165,596	21,152,612	438.7%									
	Lifetime	19,209,030	60,676,835	56,848,667	295.9%	10,731	26,723,344	28,197,015	30,436,188	113.9%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	939,930	0	0	0.0%				0.0053		0.9947		7.50%	3.2979
	1998	726,661	0	0	0.0%	458	2,229,273	0	0	0.0%				0.0358		0.9642		7.50%	3.0678
	1999	719,179	0	0	0.0%	445	2,052,389	0	0	0.0%				0.0284		0.9716		7.50%	2.8538
	2000	707,820	0	112,178	15.8%	442	1,879,044	0	297,798	15.8%				0.0067		0.9933		7.50%	2.6547
	2001	705,152	24,111	0	0.0%	436	1,741,361	59,542	0	0.0%				0.0136		0.9864		7.50%	2.4695
	2002	701,612	68,080	0	0.0%	433	1,611,738	156,393	0	0.0%				0.0069		0.9931		7.50%	2.2972
	2003	694,866	35,312	278	0.0%	428	1,484,875	75,460	594	0.0%				0.0115		0.9885		7.50%	2.1369
	2004	684,672	4,474	68,635	10.0%	419	1,361,015	8,894	136,435	10.0%				0.0210		0.9790		7.50%	1.9878
	2005	673,371	70,878	224,339	33.3%	415	1,245,164	131,064	414,836	33.3%				0.0095		0.9905		7.50%	1.8491
	2006	671,000	61,480	432,757	64.5%	411	1,154,213	105,754	744,403	64.5%				0.0096		0.9904		7.50%	1.7201
	2007	673,249	45,445	654,242	97.2%	406	1,077,285	72,717	1,046,872	97.2%				0.0122		0.9878		7.50%	1.6001
	2008	666,808	349,113	1,081,813	162.2%	398	992,538	519,652	1,610,271	162.2%				0.0197		0.9803		7.50%	1.4885
	2009	653,841	532,903	609,222	93.2%	390	905,337	737,880	843,555	93.2%				0.0201		0.9799		7.50%	1.3846
	2010	633,065	892,235	834,097	131.8%	381	815,413	1,149,235	1,074,350	131.8%				0.0231		0.9769		7.50%	1.2880
	2011	646,871	912,204	973,016	150.4%	372	775,066	1,092,983	1,165,845	150.4%				0.0236		0.9764		7.50%	1.1982
	2012	770,052	954,134	451,062	58.6%	352	858,287	1,063,462	502,746	58.6%				0.0538		0.9462		7.50%	1.1146
	2013	751,444	827,899	1,394,521	185.6%	342	779,113	858,384	1,445,870	185.6%				0.0284		0.9716		7.50%	1.0368
Projected Future Experience	2014	722,627	1,295,252	1,375,062	190.3%	327	696,963	1,249,252	1,326,228	190.3%	1.0000	1.0254	1.0000	0.0433	0.0000	0.9567	0.9617	7.50%	0.9645
	2015	854,151	1,526,712	1,440,725	168.7%	304	766,341	1,369,760	1,292,613	168.7%	1.3282	1.1448	1.0123	0.0477	0.0247	0.9288	0.9041	7.50%	0.8972
	2016	950,709	1,613,415	1,501,580	157.9%	288	793,462	1,346,557	1,253,220	157.9%	1.2174	1.1331	1.0221	0.0530	0.0000	0.9470	0.9000	7.50%	0.8346
	2017	887,161	1,641,181	1,572,557	177.3%	271	688,767	1,274,169	1,220,891	177.3%	1.0000	1.0980	1.0221	0.0599	0.0000	0.9401	0.9332	7.50%	0.7764
	2018	822,467	1,658,937	1,635,185	198.8%	253	593,992	1,198,097	1,180,942	198.8%	1.0000	1.0974	1.0221	0.0636	0.0000	0.9364	0.9271	7.50%	0.7222
	2019	759,339	1,680,594	1,698,011	223.6%	236	510,139	1,129,058	1,140,759	223.6%	1.0000	1.1005	1.0221	0.0670	0.0000	0.9330	0.9232	7.50%	0.6718
	2020	698,175	1,732,855	1,762,168	252.4%	220	436,324	1,082,947	1,101,266	252.4%	1.0000	1.1043	1.0221	0.0706	0.0000	0.9294	0.9195	7.50%	0.6249
	2021	639,214	1,790,440	1,820,288	284.8%	203	371,606	1,040,870	1,058,222	284.8%	1.0000	1.1039	1.0221	0.0743	0.0000	0.9257	0.9155	7.50%	0.5813
	2022	582,664	1,849,150	1,876,743	322.1%	187	315,099	1,000,000	1,014,922	322.1%	1.0000	1.1067	1.0221	0.0782	0.0000	0.9218	0.9115	7.50%	0.5408
	2023	528,707	1,905,435	1,920,880	363.3%	172	265,971	958,548	966,317	363.3%	1.0000	1.1036	1.0221	0.0822	0.0000	0.9178	0.9074	7.50%	0.5031
	2024	477,490	1,955,290	1,950,625	408.5%	157	223,448	915,003	912,819	408.5%	1.0000	1.1001	1.0221	0.0865	0.0000	0.9135	0.9031	7.50%	0.4680
	2025	429,130	1,994,967	1,963,112	457.5%	143	186,806	868,437	854,570	457.5%	1.0000	1.0956	1.0221	0.0909	0.0000	0.9091	0.8987	7.50%	0.4353
	2026	383,710	2,022,162	1,961,662	511.2%	129	155,381	818,861	794,362	511.2%	1.0000	1.0934	1.0221	0.0955	0.0000	0.9045	0.8942	7.50%	0.4049
	2027	341,286	2,035,539	1,945,896	570.2%	116	128,560	766,770	733,002	570.2%	1.0000	1.0912	1.0221	0.1004	0.0000	0.8996	0.8894	7.50%	0.3767
	2028	301,886	2,034,721	1,915,481	634.5%	104	105,784	712,988	671,205	634.5%	1.0000	1.0888	1.0221	0.1054	0.0000	0.8946	0.8846	7.50%	0.3504
	2029	265,509	2,019,484	1,869,223	704.0%	93	86,546	658,278	609,298	704.0%	1.0000	1.0856	1.0221	0.1107	0.0000	0.8893	0.8795	7.50%	0.3260
	2030	232,128	1,990,037	1,812,787	780.9%	82	70,386	603,422	549,676	780.9%	1.0000	1.0853	1.0221	0.1161	0.0000	0.8839	0.8743	7.50%	0.3032
	2031	201,688	1,947,023	1,745,683	865.5%	72	56,890	549,191	492,399	865.5%	1.0000	1.0844	1.0221	0.1218	0.0000	0.8782	0.8689	7.50%	0.2821
	2032	174,112	1,890,033	1,663,898	955.6%	63	45,685	495,921	436,586	955.6%	1.0000	1.0803	1.0221	0.1277	0.0000	0.8723	0.8633	7.50%	0.2624
	2033	149,299	1,818,383	1,565,563	1048.6%	54	36,441	443,834	382,125	1048.6%	1.0000	1.0736	1.0221	0.1339	0.0000	0.8661	0.8575	7.50%	0.2441
	2034	127,132	1,732,009	1,453,849	1143.6%	47	28,866	393,257	330,100	1143.6%	1.0000	1.0670	1.0221	0.1402	0.0000	0.8598	0.8515	7.50%	0.2271
	2035	107,477	1,632,323	1,333,397	1240.6%	40	22,700	344,766	281,629	1240.6%	1.0000	1.0615	1.0221	0.1466	0.0000	0.8534	0.8454	7.50%	0.2112
	2036	90,184	1,521,886	1,207,664	1339.1%	34	17,719	299,014	237,277	1339.1%	1.0000	1.0561	1.0221	0.1532	0.0000	0.8468	0.8391	7.50%	0.1965
	2037	75,096	1,405,640	1,089,870	1451.3%	28	13,725	256,907	199,194	1451.3%	1.0000	1.0604	1.0221	0.1600	0.0000	0.8400	0.8327	7.50%	0.1828
	2038	62,043	1,290,858	991,014	1597.3%	24	10,548	219,468	168,489	1597.3%	1.0000	1.0768	1.0221	0.1668	0.0000	0.8332	0.8262	7.50%	0.1700
	2039	50,851	1,180,519	892,735	1755.6%	19	8,042	186,706	141,191	1755.6%	1.0000	1.0754	1.0221	0.1737	0.0000	0.8263	0.8196	7.50%	0.1582
	2040	41,343	1,073,233	794,600	1922.0%	16	6,082	157,896	116,903	1922.0%	1.0000	1.0711	1.0221	0.1806	0.0000	0.8194	0.8130	7.50%	0.1471
	2041	33,341	968,519	699,361	2097.6%	13	4,563	132,549	95,713	2097.6%	1.0000	1.0678	1.0221	0.1875	0.0000	0.8125	0.8064	7.50%	0.1369
	2042	26,670	866,586	607,823	2279.1%	10	3,395	110,324	77,381	2279.1%	1.0000	1.0631	1.0221	0.1943	0.0000	0.8057	0.7999	7.50%	0.1273
	2043	21,160	768,515	523,789	2475.3%	8	2,506	91,013	62,031	2475.3%	1.0000	1.0626	1.0221	0.2010	0.0000	0.7990	0.7934	7.50%	0.1184
	2044	16,654	675,421	446,515	2681.1%	7	1,835	74,407	49,190	2681.1%	1.0000	1.0597	1.0221	0.2076	0.0000	0.7924	0.7871	7.50%	0.1102
	2045	13,004	588,856	380,161	2923.4%	5	1,333	60,345	38,958	2923.4%	1.0000	1.0668	1.0221	0.2140	0.0000	0.7860	0.7808	7.50%	0.1025
	2046	10,076	509,821	321,160	3187.4%	4	961	48,601	30,616	3187.4%	1.0000	1.0668	1.0221	0.2200	0.0000	0.7800	0.7748	7.50%	0.0953
	2047	7,750	438,547	269,532	3477.7%	3	687	38,890	23,902	3477.7%	1.0000	1.0675	1.0221	0.2255	0.0000	0.7745	0.7692	7.50%	0.0887
	2048	5,922	375,209	225,800	3813.1%	2	488	30,951	18,627	3813.1%	1.0000	1.0728	1.0221	0.2303	0.0000	0.7697	0.7641	7.50%	0.0825
	2049	4,498	319,678	188,581	4192.2%	2	345	24,531	14,471	4192.2%	1.0000	1.0757	1.0221	0.2344	0.0000	0.7656	0.7596	7.50%	0.0767
	2050	3,401	271,421	157,173	4620.8%	1	243	19,375	11,219	4620.8%	1.0000	1.0784	1.0221	0.2374	0.0000	0.7626	0.7561	7.50%	0.0714
	2051	2,564	229,794	130,338	5083.7%	1	170	15,259	8,655	5083.7%	1.0000	1.0764	1.0221	0.2391	0.0000	0.7609	0.7537	7.50%	0.0664
	2052	1,930	194,168	108,510	5623.6%	1	119	11,994	6,703	5623.6%	1.0000	1.0823	1.0221	0.2395	0.0000	0.7605	0.7526	7.50%	0.0618
	2053	1,452	164,084	91,317	6287.2%	1	83	9,428	5,247	6287.2%	1.0000	1.0939	1.0221	0.2386	0.0000	0.7614	0.7527	7.50%	0.0575
	Past	11,364,669	4,778,268	6,836,159	60.2%	6,903	21,902,040	6,031,419	9,283,575	42.4%									
	Future	11,104,001	52,608,699	46,910,317	422.5%	3,741	6,659,003	21,007,641	19,908,919	299.0%									
	Lifetime	22,468,669	57,386,967	53,746,476	239.2%	10,644	28,561,044	27,039,060	29,192,495	102.2%									

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

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	577,238,642
2	Active Life Reserves at 12/31/2013:	292,374,331
3	Present Value of Future Premium:	161,297,753
	Anticipated Loss Ratio = (1 - 2) / 3:	**176.6%**

Nationwide Experience
With 61.7% Increase

1	Present Value of Future Claims:	544,346,771
2	Active Life Reserves at 12/31/2013:	292,374,331
3	Present Value of Future Premium:	221,761,929
	Anticipated Loss Ratio = (1 - 2) / 3:	**113.6%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	21,152,612
2	Active Life Reserves at 12/31/2013:	9,777,374
3	Present Value of Future Premium:	4,821,304
	Anticipated Loss Ratio = (1 - 2) / 3:	**235.9%**

Virginia-Specific Experience
With 61.7% Increase

1	Present Value of Future Claims:	19,908,919
2	Active Life Reserves at 12/31/2013:	9,777,374
3	Present Value of Future Premium:	6,659,003
	Anticipated Loss Ratio = (1 - 2) / 3:	**152.1%**

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+ Tax-Qualified 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	1997	20,981,727	3,068	255,611	1.2%	12,262	69,195,985	10,117	842,983	1.2%				0.0095		0.9905		7.50%	3.2979
	1998	57,518,440	279,777	1,845,541	3.2%	16,086	176,456,759	858,309	5,661,805	3.2%				0.0434		0.9566		7.50%	3.0678
	1999	61,913,970	813,690	2,636,634	4.3%	16,426	176,689,763	2,322,104	7,524,412	4.3%				0.0314		0.9686		7.50%	2.8538
	2000	61,624,610	1,338,629	4,071,452	6.6%	16,015	163,594,407	3,553,648	10,808,453	6.6%				0.0253		0.9747		7.50%	2.6547
	2001	60,749,776	2,266,772	6,493,544	10.7%	15,608	150,020,458	5,597,752	16,035,687	10.7%				0.0256		0.9744		7.50%	2.4695
	2002	60,021,242	3,725,462	8,249,195	13.7%	15,281	137,880,332	8,558,101	18,949,988	13.7%				0.0210		0.9790		7.50%	2.2972
	2003	59,152,911	5,009,619	8,902,295	15.0%	14,978	126,405,217	10,705,169	19,023,518	15.0%				0.0198		0.9802		7.50%	2.1369
	2004	58,161,258	5,564,843	8,195,454	14.1%	14,616	115,615,006	11,061,991	16,291,213	14.1%				0.0242		0.9758		7.50%	1.9878
	2005	56,958,633	6,556,339	12,394,984	21.8%	14,259	105,325,008	12,123,648	22,920,174	21.8%				0.0244		0.9756		7.50%	1.8491
	2006	55,834,509	6,349,642	17,247,999	30.9%	13,925	96,043,104	10,922,266	29,668,951	30.9%				0.0234		0.9766		7.50%	1.7201
	2007	55,235,167	4,951,523	15,525,395	28.1%	13,586	88,383,397	7,923,077	24,842,636	28.1%				0.0243		0.9757		7.50%	1.6001
	2008	54,384,133	21,023,105	21,501,128	39.5%	13,224	80,950,356	31,292,727	32,004,260	39.5%				0.0266		0.9734		7.50%	1.4885
	2009	53,472,081	28,665,739	26,335,706	49.3%	12,834	74,039,790	39,691,839	36,465,574	49.3%				0.0295		0.9705		7.50%	1.3846
	2010	51,865,289	32,391,804	27,326,930	52.7%	12,379	66,804,610	41,721,965	35,198,202	52.7%				0.0355		0.9645		7.50%	1.2880
	2011	49,081,275	28,543,628	35,251,884	71.8%	11,861	58,808,080	34,200,332	42,238,014	71.8%				0.0418		0.9582		7.50%	1.1982
	2012	46,928,066	32,809,748	35,022,405	74.6%	11,349	52,305,258	36,569,211	39,035,402	74.6%				0.0432		0.9568		7.50%	1.1146
	2013	45,124,380	37,861,475	40,570,040	89.9%	10,886	46,785,953	39,255,613	42,063,912	89.9%				0.0408		0.9592		7.50%	1.0368
Projected Future Experience	2014	43,119,773	45,406,803	49,434,136	114.6%	10,342	41,588,402	43,794,210	47,678,514	114.6%	1.0000	1.2751	1.0000	0.0500	0.0000	0.9500	0.9556	7.50%	0.9645
	2015	40,332,359	54,495,474	52,175,014	129.4%	9,771	36,186,029	48,893,119	46,811,212	129.4%	1.0000	1.1284	1.0000	0.0551	0.0000	0.9449	0.9354	7.50%	0.8972
	2016	37,439,168	57,706,629	54,334,633	145.1%	9,173	31,246,762	48,162,003	45,347,733	145.1%	1.0000	1.1219	1.0000	0.0612	0.0000	0.9388	0.9283	7.50%	0.8346
	2017	34,453,754	57,786,497	55,246,550	160.3%	8,545	26,748,961	44,863,871	42,891,925	160.3%	1.0000	1.1049	1.0000	0.0685	0.0000	0.9315	0.9203	7.50%	0.7764
	2018	31,464,036	57,945,710	55,432,159	176.2%	7,921	22,723,558	41,848,818	40,033,513	176.2%	1.0000	1.0987	1.0000	0.0729	0.0000	0.9271	0.9132	7.50%	0.7222
	2019	28,584,022	57,575,175	55,292,585	193.4%	7,314	19,203,341	38,680,200	37,146,709	193.4%	1.0000	1.0980	1.0000	0.0767	0.0000	0.9233	0.9085	7.50%	0.6718
	2020	25,841,760	57,478,781	54,899,243	212.4%	6,726	16,149,797	35,921,340	34,309,259	212.4%	1.0000	1.0982	1.0000	0.0804	0.0000	0.9196	0.9041	7.50%	0.6249
	2021	23,249,428	57,202,124	54,286,462	233.5%	6,160	13,516,019	33,254,366	31,559,350	233.5%	1.0000	1.0991	1.0000	0.0842	0.0000	0.9158	0.8997	7.50%	0.5813
	2022	20,814,843	56,728,540	53,513,807	257.1%	5,618	11,256,443	30,678,185	28,939,692	257.1%	1.0000	1.1011	1.0000	0.0880	0.0000	0.9120	0.8953	7.50%	0.5408
	2023	18,543,411	56,053,710	52,494,054	283.1%	5,102	9,328,444	28,198,367	26,407,647	283.1%	1.0000	1.1011	1.0000	0.0918	0.0000	0.9082	0.8909	7.50%	0.5031
	2024	16,438,138	55,171,012	51,256,059	311.8%	4,613	7,692,433	25,817,969	23,985,917	311.8%	1.0000	1.1015	1.0000	0.0957	0.0000	0.9043	0.8865	7.50%	0.4680
	2025	14,499,703	54,076,301	49,785,270	343.4%	4,154	6,311,924	23,540,172	21,672,226	343.4%	1.0000	1.1012	1.0000	0.0996	0.0000	0.9004	0.8821	7.50%	0.4353
	2026	12,726,571	52,768,417	48,124,899	378.1%	3,724	5,153,540	21,368,216	19,487,855	378.1%	1.0000	1.1013	1.0000	0.1035	0.0000	0.8965	0.8777	7.50%	0.4049
	2027	11,115,162	51,256,988	46,286,241	416.4%	3,324	4,186,986	19,308,068	17,435,630	416.4%	1.0000	1.1012	1.0000	0.1075	0.0000	0.8925	0.8734	7.50%	0.3767
	2028	9,660,082	49,552,318	44,273,133	458.3%	2,953	3,384,996	17,363,659	15,513,776	458.3%	1.0000	1.1006	1.0000	0.1114	0.0000	0.8886	0.8691	7.50%	0.3504
	2029	8,354,416	47,675,506	42,141,410	504.4%	2,613	2,723,234	15,540,469	13,736,556	504.4%	1.0000	1.1006	1.0000	0.1153	0.0000	0.8847	0.8648	7.50%	0.3260
	2030	7,190,027	45,675,572	40,006,983	556.4%	2,301	2,180,173	13,849,826	12,130,987	556.4%	1.0000	1.1031	1.0000	0.1193	0.0000	0.8807	0.8606	7.50%	0.3032
	2031	6,157,869	43,608,279	37,897,277	615.4%	2,017	1,736,930	12,300,445	10,689,561	615.4%	1.0000	1.1060	1.0000	0.1233	0.0000	0.8767	0.8564	7.50%	0.2821
	2032	5,248,281	41,504,242	35,788,458	681.9%	1,761	1,377,084	10,890,201	9,390,450	681.9%	1.0000	1.1080	1.0000	0.1273	0.0000	0.8727	0.8523	7.50%	0.2624
	2033	4,451,289	39,369,828	33,609,362	755.0%	1,529	1,086,477	9,609,449	8,203,425	755.0%	1.0000	1.1073	1.0000	0.1313	0.0000	0.8687	0.8481	7.50%	0.2441
	2034	3,756,865	37,192,186	31,364,942	834.9%	1,322	853,006	8,444,583	7,121,492	834.9%	1.0000	1.1057	1.0000	0.1354	0.0000	0.8646	0.8440	7.50%	0.2271
	2035	3,155,149	34,962,049	29,054,906	920.9%	1,138	666,404	7,384,395	6,136,737	920.9%	1.0000	1.1030	1.0000	0.1396	0.0000	0.8604	0.8398	7.50%	0.2112
	2036	2,636,609	32,667,552	26,651,678	1010.8%	974	518,030	6,418,391	5,236,416	1010.8%	1.0000	1.0977	1.0000	0.1438	0.0000	0.8562	0.8357	7.50%	0.1965
	2037	2,192,179	30,332,032	24,335,185	1110.1%	830	400,661	5,543,737	4,447,703	1110.1%	1.0000	1.0982	1.0000	0.1481	0.0000	0.8519	0.8314	7.50%	0.1828
	2038	1,813,343	28,048,906	22,338,785	1231.9%	703	308,299	4,768,794	3,797,976	1231.9%	1.0000	1.1097	1.0000	0.1524	0.0000	0.8476	0.8272	7.50%	0.1700
	2039	1,492,197	25,874,536	20,393,466	1366.7%	593	235,999	4,092,199	3,225,338	1366.7%	1.0000	1.1094	1.0000	0.1568	0.0000	0.8432	0.8229	7.50%	0.1582
	2040	1,221,464	23,780,993	18,451,974	1510.6%	497	179,703	3,498,692	2,714,679	1510.6%	1.0000	1.1053	1.0000	0.1612	0.0000	0.8388	0.8186	7.50%	0.1471
	2041	994,505	21,745,703	16,544,794	1663.6%	415	136,105	2,976,053	2,264,272	1663.6%	1.0000	1.1013	1.0000	0.1657	0.0000	0.8343	0.8142	7.50%	0.1369
	2042	805,306	19,767,209	14,728,538	1828.9%	344	102,523	2,516,542	1,875,074	1828.9%	1.0000	1.0994	1.0000	0.1702	0.0000	0.8298	0.8098	7.50%	0.1273
	2043	648,469	17,857,751	13,014,797	2007.0%	284	76,796	2,114,838	1,541,302	2007.0%	1.0000	1.0974	1.0000	0.1748	0.0000	0.8252	0.8052	7.50%	0.1184
	2044	519,191	16,031,145	11,419,741	2199.5%	233	57,196	1,766,064	1,258,051	2199.5%	1.0000	1.0959	1.0000	0.1794	0.0000	0.8206	0.8006	7.50%	0.1102
	2045	413,243	14,303,002	9,953,623	2408.7%	190	42,349	1,465,752	1,020,034	2408.7%	1.0000	1.0951	1.0000	0.1842	0.0000	0.8158	0.7959	7.50%	0.1025
	2046	326,925	12,677,990	8,581,494	2624.9%	154	31,165	1,208,580	818,065	2624.9%	1.0000	1.0898	1.0000	0.1891	0.0000	0.8109	0.7911	7.50%	0.0953
	2047	257,031	11,155,408	7,324,851	2849.8%	124	22,793	989,241	649,554	2849.8%	1.0000	1.0857	1.0000	0.1940	0.0000	0.8060	0.7862	7.50%	0.0887
	2048	200,800	9,738,966	6,185,012	3080.2%	100	16,564	803,380	510,209	3080.2%	1.0000	1.0808	1.0000	0.1989	0.0000	0.8011	0.7812	7.50%	0.0825
	2049	155,869	8,434,008	5,179,998	3323.3%	79	11,961	647,193	397,493	3323.3%	1.0000	1.0789	1.0000	0.2039	0.0000	0.7961	0.7762	7.50%	0.0767
	2050	120,229	7,245,409	4,297,559	3574.5%	63	8,582	517,195	306,770	3574.5%	1.0000	1.0756	1.0000	0.2087	0.0000	0.7913	0.7713	7.50%	0.0714
	2051	92,173	6,173,604	3,528,447	3828.1%	49	6,120	409,941	234,297	3828.1%	1.0000	1.0709	1.0000	0.2133	0.0000	0.7867	0.7666	7.50%	0.0664
	2052	70,259	5,218,174	2,873,836	4090.3%	39	4,340	322,324	177,515	4090.3%	1.0000	1.0685	1.0000	0.2177	0.0000	0.7823	0.7623	7.50%	0.0618
	2053	53,276	4,378,540	2,327,338	4368.5%	30	3,061	251,591	133,729	4368.5%	1.0000	1.0680	1.0000	0.2218	0.0000	0.7782	0.7583	7.50%	0.0575
	Past	909,007,470	218,154,861	271,826,194	29.9%	235,575	1,785,303,480	296,367,871	399,575,184	22.4%									
	Future	420,609,171	1,406,623,067	1,244,828,702	296.0%	113,822	267,463,193	620,022,433	577,238,642	215.8%									
	Lifetime	1,329,616,641	1,624,777,927	1,516,654,896	114.1%	349,397	2,052,766,673	916,390,303	976,813,827	47.6%									

Attachment 17
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC3+ Tax-Qualified 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	1997	638,851	0	0	0.0%	375	2,106,877	0	0	0.0%				0.0053		0.9947		7.50%	3.2979
	1998	1,629,347	0	0	0.0%	458	4,998,557	0	0	0.0%				0.0358		0.9642		7.50%	3.0678
	1999	1,613,321	0	0	0.0%	445	4,604,087	0	0	0.0%				0.0284		0.9716		7.50%	2.8538
	2000	1,589,376	0	112,178	7.1%	442	4,219,304	0	297,798	7.1%				0.0067		0.9933		7.50%	2.6547
	2001	1,580,579	24,111	0	0.0%	436	3,903,212	59,542	0	0.0%				0.0136		0.9864		7.50%	2.4695
	2002	1,576,029	68,080	0	0.0%	433	3,620,441	156,393	0	0.0%				0.0069		0.9931		7.50%	2.2972
	2003	1,555,574	35,312	278	0.0%	428	3,324,141	75,460	594	0.0%				0.0115		0.9885		7.50%	2.1369
	2004	1,533,997	4,474	68,635	4.5%	419	3,049,333	8,894	136,435	4.5%				0.0210		0.9790		7.50%	1.9878
	2005	1,511,808	70,878	224,339	14.8%	415	2,795,558	131,064	414,836	14.8%				0.0095		0.9905		7.50%	1.8491
	2006	1,506,451	61,480	432,757	28.7%	411	2,591,305	105,754	744,403	28.7%				0.0096		0.9904		7.50%	1.7201
	2007	1,509,652	45,445	654,242	43.3%	406	2,415,639	72,717	1,046,872	43.3%				0.0122		0.9878		7.50%	1.6001
	2008	1,493,514	349,113	1,081,813	72.4%	398	2,223,084	519,652	1,610,271	72.4%				0.0197		0.9803		7.50%	1.4885
	2009	1,460,481	532,903	609,222	41.7%	390	2,022,246	737,880	843,555	41.7%				0.0201		0.9799		7.50%	1.3846
	2010	1,418,201	892,235	834,097	58.8%	381	1,826,701	1,149,235	1,074,350	58.8%				0.0231		0.9769		7.50%	1.2880
	2011	1,371,460	912,204	973,016	70.9%	372	1,643,253	1,092,983	1,165,845	70.9%				0.0236		0.9764		7.50%	1.1982
	2012	1,261,923	954,134	451,062	35.7%	352	1,406,519	1,063,462	502,746	35.7%				0.0538		0.9462		7.50%	1.1146
	2013	1,208,482	827,899	1,394,521	115.4%	342	1,252,981	858,384	1,445,870	115.4%				0.0284		0.9716		7.50%	1.0368
Projected Future Experience	2014	1,168,487	1,295,252	1,375,062	117.7%	327	1,126,989	1,249,252	1,326,228	117.7%	1.0000	1.0254	1.0000	0.0433	0.0000	0.9567	0.9617	7.50%	0.9645
	2015	1,105,204	1,539,283	1,494,738	135.2%	312	991,585	1,381,039	1,341,073	135.2%	1.0000	1.1493	1.0000	0.0477	0.0000	0.9523	0.9458	7.50%	0.8972
	2016	1,038,864	1,656,019	1,605,382	154.5%	295	867,037	1,382,115	1,339,853	154.5%	1.0000	1.1426	1.0000	0.0530	0.0000	0.9470	0.9400	7.50%	0.8346
	2017	969,423	1,713,453	1,681,265	173.4%	277	752,634	1,330,279	1,305,289	173.4%	1.0000	1.1223	1.0000	0.0599	0.0000	0.9401	0.9332	7.50%	0.7764
	2018	898,731	1,750,991	1,748,222	194.5%	260	649,070	1,264,578	1,262,579	194.5%	1.0000	1.1216	1.0000	0.0636	0.0000	0.9364	0.9271	7.50%	0.7222
	2019	829,749	1,785,132	1,815,392	218.8%	242	557,442	1,199,289	1,219,618	218.8%	1.0000	1.1248	1.0000	0.0670	0.0000	0.9330	0.9232	7.50%	0.6718
	2020	762,914	1,845,953	1,883,984	246.9%	225	476,783	1,153,628	1,177,395	246.9%	1.0000	1.1287	1.0000	0.0706	0.0000	0.9294	0.9195	7.50%	0.6249
	2021	698,485	1,910,101	1,946,122	278.6%	209	406,063	1,110,434	1,131,375	278.6%	1.0000	1.1283	1.0000	0.0743	0.0000	0.9257	0.9155	7.50%	0.5813
	2022	636,692	1,974,218	2,006,479	315.1%	192	344,316	1,067,636	1,085,082	315.1%	1.0000	1.1311	1.0000	0.0782	0.0000	0.9218	0.9115	7.50%	0.5408
	2023	577,732	2,035,265	2,053,667	355.5%	176	290,634	1,023,860	1,033,117	355.5%	1.0000	1.1280	1.0000	0.0822	0.0000	0.9178	0.9074	7.50%	0.5031
	2024	521,766	2,089,142	2,085,468	399.7%	161	244,167	977,640	975,921	399.7%	1.0000	1.1244	1.0000	0.0865	0.0000	0.9135	0.9031	7.50%	0.4680
	2025	468,921	2,131,949	2,098,818	447.6%	147	204,128	928,067	913,645	447.6%	1.0000	1.1198	1.0000	0.0909	0.0000	0.9091	0.8987	7.50%	0.4353
	2026	419,290	2,161,285	2,097,268	500.2%	133	169,789	875,198	849,275	500.2%	1.0000	1.1175	1.0000	0.0955	0.0000	0.9045	0.8942	7.50%	0.4049
	2027	372,932	2,175,768	2,080,412	557.9%	119	140,480	819,593	783,673	557.9%	1.0000	1.1153	1.0000	0.1004	0.0000	0.8996	0.8894	7.50%	0.3767
	2028	329,879	2,175,023	2,047,895	620.8%	107	115,593	762,151	717,604	620.8%	1.0000	1.1128	1.0000	0.1054	0.0000	0.8946	0.8846	7.50%	0.3504
	2029	290,128	2,158,830	1,998,439	688.8%	95	94,571	703,700	651,418	688.8%	1.0000	1.1096	1.0000	0.1107	0.0000	0.8893	0.8795	7.50%	0.3260
	2030	253,652	2,127,421	1,938,102	764.1%	84	76,913	645,080	587,675	764.1%	1.0000	1.1093	1.0000	0.1161	0.0000	0.8839	0.8743	7.50%	0.3032
	2031	220,390	2,081,488	1,866,359	846.8%	74	62,165	587,119	526,438	846.8%	1.0000	1.1083	1.0000	0.1218	0.0000	0.8782	0.8689	7.50%	0.2821
	2032	190,257	2,020,601	1,778,921	935.0%	64	49,921	530,181	466,767	935.0%	1.0000	1.1041	1.0000	0.1277	0.0000	0.8723	0.8633	7.50%	0.2624
	2033	163,143	1,944,028	1,673,787	1026.0%	56	39,820	474,501	408,541	1026.0%	1.0000	1.0973	1.0000	0.1339	0.0000	0.8661	0.8575	7.50%	0.2441
	2034	138,921	1,851,703	1,554,351	1118.9%	48	31,542	420,434	352,919	1118.9%	1.0000	1.0906	1.0000	0.1402	0.0000	0.8598	0.8515	7.50%	0.2271
	2035	117,443	1,745,140	1,425,572	1213.8%	41	24,805	368,594	301,098	1213.8%	1.0000	1.0849	1.0000	0.1466	0.0000	0.8534	0.8454	7.50%	0.2112
	2036	98,547	1,627,078	1,291,148	1310.2%	35	19,362	319,682	253,680	1310.2%	1.0000	1.0794	1.0000	0.1532	0.0000	0.8468	0.8391	7.50%	0.1965
	2037	82,059	1,502,801	1,165,211	1420.0%	29	14,998	274,665	212,964	1420.0%	1.0000	1.0838	1.0000	0.1600	0.0000	0.8400	0.8327	7.50%	0.1828
	2038	67,796	1,380,087	1,059,522	1562.8%	24	11,526	234,638	180,137	1562.8%	1.0000	1.1006	1.0000	0.1668	0.0000	0.8332	0.8262	7.50%	0.1700
	2039	55,566	1,262,123	954,448	1717.7%	20	8,788	199,612	150,951	1717.7%	1.0000	1.0991	1.0000	0.1737	0.0000	0.8263	0.8196	7.50%	0.1582
	2040	45,177	1,147,422	849,530	1880.5%	16	6,646	168,810	124,984	1880.5%	1.0000	1.0948	1.0000	0.1806	0.0000	0.8194	0.8130	7.50%	0.1471
	2041	36,432	1,035,470	747,707	2052.3%	13	4,986	141,711	102,329	2052.3%	1.0000	1.0914	1.0000	0.1875	0.0000	0.8125	0.8064	7.50%	0.1369
	2042	29,143	926,492	649,841	2229.9%	11	3,710	117,951	82,731	2229.9%	1.0000	1.0865	1.0000	0.1943	0.0000	0.8057	0.7999	7.50%	0.1273
	2043	23,123	821,641	559,997	2421.9%	9	2,738	97,304	66,319	2421.9%	1.0000	1.0861	1.0000	0.2010	0.0000	0.7990	0.7934	7.50%	0.1184
	2044	18,199	722,111	477,382	2623.2%	7	2,005	79,551	52,591	2623.2%	1.0000	1.0831	1.0000	0.2076	0.0000	0.7924	0.7871	7.50%	0.1102
	2045	14,210	629,563	406,441	2860.3%	5	1,456	64,517	41,652	2860.3%	1.0000	1.0904	1.0000	0.2140	0.0000	0.7860	0.7808	7.50%	0.1025
	2046	11,010	545,065	343,361	3118.5%	4	1,050	51,960	32,732	3118.5%	1.0000	1.0903	1.0000	0.2200	0.0000	0.7800	0.7748	7.50%	0.0953
	2047	8,469	468,863	288,164	3402.6%	3	751	41,578	25,554	3402.6%	1.0000	1.0911	1.0000	0.2255	0.0000	0.7745	0.7692	7.50%	0.0887
	2048	6,471	401,146	241,409	3730.7%	2	534	33,091	19,914	3730.7%	1.0000	1.0964	1.0000	0.2303	0.0000	0.7697	0.7641	7.50%	0.0825
	2049	4,916	341,777	201,617	4101.6%	2	377	26,227	15,471	4101.6%	1.0000	1.0994	1.0000	0.2344	0.0000	0.7656	0.7596	7.50%	0.0767
	2050	3,717	290,184	168,038	4521.0%	1	265	20,714	11,995	4521.0%	1.0000	1.1023	1.0000	0.2374	0.0000	0.7626	0.7561	7.50%	0.0714
	2051	2,802	245,679	139,348	4974.0%	1	186	16,314	9,253	4974.0%	1.0000	1.1002	1.0000	0.2391	0.0000	0.7609	0.7537	7.50%	0.0664
	2052	2,108	207,590	116,011	5502.1%	1	130	12,823	7,166	5502.1%	1.0000	1.1062	1.0000	0.2395	0.0000	0.7605	0.7526	7.50%	0.0618
	2053	1,587	175,427	97,630	6151.4%	1	91	10,080	5,610	6151.4%	1.0000	1.1180	1.0000	0.2386	0.0000	0.7614	0.7527	7.50%	0.0575
	Past	24,459,046	4,778,268	6,836,159	27.9%	6,903	48,003,238	6,031,419	9,283,575	19.3%									
	Future	12,684,332	55,898,567	50,012,508	394.3%	3,828	7,796,048	22,165,596	21,152,612	271.3%									
	Lifetime	37,143,378	60,676,835	56,848,667	153.1%	10,731	55,799,286	28,197,015	30,436,188	54.5%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 61.7% Increase
Nationwide Experience for LTC3+ Tax-Qualified Comprehensive Policy Forms

1	Accumulated value of earned premium	655,478,570	x	60%	=	393,287,142
2	Present value of future projected earned premium without the requested rate increase	176,107,554	x	60%	=	105,664,533
3a	Present value of future projected premium with the requested rate increase	262,508,218				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	86,400,664	x	80%	=	69,120,531
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**568,072,205**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					340,365,971
5b	Present value of future projected incurred claims without the inclusion of active life reserves					706,368,192
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**1,046,734,162**
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+ Tax-Qualified 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
	1997	9,335,045	3,068	255,611	2.7%	9,335,045	3,068	255,611	2.7%	1.000	2.7%	2.7%	1.000
	1998	25,590,707	279,777	1,845,541	7.2%	25,590,707	279,777	1,845,541	7.2%	1.000	6.0%	6.0%	1.000
Historical	1999	27,546,336	813,690	2,636,634	9.6%	27,546,336	813,690	2,636,634	9.6%	1.000	7.5%	7.5%	1.000
Experience	2000	27,417,595	1,338,629	4,071,452	14.8%	27,417,595	1,338,629	4,071,452	14.8%	1.000	9.5%	9.5%	1.000
	2001	27,028,371	2,266,772	6,493,544	24.0%	27,028,371	2,266,772	6,493,544	24.0%	1.000	12.5%	12.5%	1.000
	2002	26,704,236	3,725,462	8,249,195	30.9%	26,704,236	3,725,462	8,249,195	30.9%	1.000	15.4%	15.4%	1.000
	2003	26,317,904	5,009,619	8,902,295	33.8%	26,317,904	5,009,619	8,902,295	33.8%	1.000	17.7%	17.7%	1.000
	2004	27,638,170	5,564,843	8,195,454	29.7%	27,638,170	5,564,843	8,195,454	29.7%	1.000	19.0%	19.0%	1.000
	2005	28,534,687	6,556,339	12,394,984	43.4%	28,534,687	6,556,339	12,394,984	43.4%	1.000	21.4%	21.4%	1.000
	2006	27,971,532	6,349,642	17,247,999	61.7%	27,971,532	6,349,642	17,247,999	61.7%	1.000	24.6%	24.6%	1.000
	2007	27,671,279	4,951,523	15,525,395	56.1%	27,671,279	4,951,523	15,525,395	56.1%	1.000	26.8%	26.8%	1.000
	2008	27,244,934	21,023,105	21,501,128	78.9%	27,244,934	21,023,105	21,501,128	78.9%	1.000	29.8%	29.8%	1.000
	2009	26,788,022	28,665,739	26,335,706	98.3%	26,788,022	28,665,739	26,335,706	98.3%	1.000	33.3%	33.3%	1.000
	2010	28,583,596	32,391,804	27,326,930	95.6%	28,583,596	32,391,804	27,326,930	95.6%	1.000	36.4%	36.4%	1.000
	2011	29,396,330	28,543,628	35,251,884	119.9%	29,396,330	28,543,628	35,251,884	119.9%	1.000	40.1%	40.1%	1.000
	2012	28,300,685	32,809,748	35,022,405	123.8%	28,300,685	32,809,748	35,022,405	123.8%	1.000	43.3%	43.3%	1.000
	2013	27,212,945	37,861,475	40,570,040	149.1%	27,212,945	37,861,475	40,570,040	149.1%	1.000	46.8%	46.8%	1.000
	2014	26,004,036	45,406,803	49,434,136	190.1%	18,347,162	39,339,166	29,724,990	162.0%	1.173	50.8%	49.1%	1.036
Projected	2015	24,323,043	54,495,474	52,175,014	214.5%	15,703,535	40,759,527	28,386,116	180.8%	1.187	54.8%	51.2%	1.071
Future	2016	22,578,261	57,706,629	54,334,633	240.7%	13,361,619	37,807,369	27,032,753	202.3%	1.189	58.6%	53.1%	1.104
Experience	2017	20,777,861	57,786,497	55,246,550	265.9%	11,303,325	33,297,310	25,772,424	228.0%	1.166	62.2%	54.8%	1.136
	2018	18,974,866	57,945,710	55,432,159	292.1%	9,509,887	30,273,420	24,657,510	259.3%	1.127	65.5%	56.3%	1.163
	2019	17,238,030	57,575,175	55,292,585	320.8%	7,960,006	27,524,450	23,219,059	291.7%	1.100	68.6%	57.7%	1.189
	2020	15,584,267	57,478,781	54,899,243	352.3%	6,628,180	25,681,465	21,661,905	326.8%	1.078	71.4%	58.9%	1.213
	2021	14,020,922	57,202,124	54,286,462	387.2%	5,491,791	23,997,972	20,153,922	367.0%	1.055	74.0%	59.9%	1.235
	2022	12,552,708	56,728,540	53,513,807	426.3%	4,528,419	22,402,804	18,739,871	413.8%	1.030	76.5%	60.9%	1.256
	2023	11,182,886	56,053,710	52,494,054	469.4%	3,716,594	20,888,412	17,429,021	469.0%	1.001	78.7%	61.7%	1.276
	2024	9,913,269	55,171,012	51,256,059	517.0%	3,036,616	19,422,184	16,013,828	527.4%	0.980	80.7%	62.4%	1.294
	2025	8,744,267	54,076,301	49,785,270	569.3%	2,469,975	17,970,716	14,610,607	591.5%	0.963	82.6%	63.0%	1.311
	2026	7,674,953	52,768,417	48,124,899	627.0%	1,999,870	16,550,920	13,293,506	664.7%	0.943	84.3%	63.5%	1.327
	2027	6,703,168	51,256,988	46,286,241	690.5%	1,611,894	15,181,911	12,058,056	748.1%	0.923	85.8%	64.0%	1.341
	2028	5,825,660	49,552,318	44,273,133	760.0%	1,293,629	13,875,130	10,897,488	842.4%	0.902	87.2%	64.4%	1.354
	2029	5,038,258	47,675,506	42,141,410	836.4%	1,034,005	12,627,970	9,764,277	944.3%	0.886	88.4%	64.7%	1.367
	2030	4,336,055	45,675,572	40,006,983	922.7%	822,738	11,438,355	8,696,495	1057.0%	0.873	89.5%	64.9%	1.378
	2031	3,713,597	43,608,279	37,897,277	1020.5%	651,643	10,315,225	7,727,812	1185.9%	0.861	90.4%	65.2%	1.388
	2032	3,165,056	41,504,242	35,788,458	1130.7%	513,859	9,269,212	6,858,166	1334.6%	0.847	91.3%	65.3%	1.397
	2033	2,684,417	39,369,828	33,609,362	1252.0%	403,592	8,309,399	6,085,219	1507.8%	0.830	92.0%	65.5%	1.405
	2034	2,265,635	37,192,186	31,364,942	1384.4%	315,597	7,428,998	5,333,209	1689.9%	0.819	92.7%	65.6%	1.413
	2035	1,902,760	34,962,049	29,054,906	1527.0%	245,538	6,611,022	4,633,147	1886.9%	0.809	93.3%	65.7%	1.419
	2036	1,590,047	32,667,552	26,651,678	1676.2%	190,005	5,851,678	3,993,733	2101.9%	0.797	93.8%	65.8%	1.425
	2037	1,322,027	30,332,032	24,335,185	1840.7%	146,195	5,149,131	3,414,068	2335.3%	0.788	94.2%	65.9%	1.430
	2038	1,093,564	28,048,906	22,338,785	2042.8%	111,746	4,502,277	2,888,168	2584.6%	0.790	94.5%	65.9%	1.434
	2039	899,892	25,874,536	20,393,466	2266.2%	84,746	3,907,680	2,408,353	2841.9%	0.797	94.8%	66.0%	1.438
	2040	736,622	23,780,993	18,451,974	2504.9%	63,716	3,363,625	1,986,030	3117.0%	0.804	95.1%	66.0%	1.441
	2041	599,751	21,745,703	16,544,794	2758.6%	47,507	2,872,164	1,626,746	3424.2%	0.806	95.3%	66.0%	1.444
	2042	485,652	19,767,209	14,728,538	3032.7%	35,148	2,436,221	1,325,531	3771.3%	0.804	95.5%	66.0%	1.446
	2043	391,069	17,857,751	13,014,797	3328.0%	25,867	2,055,590	1,076,803	4162.8%	0.799	95.6%	66.0%	1.448
	2044	313,106	16,031,145	11,419,741	3647.2%	18,980	1,727,998	874,443	4607.3%	0.792	95.7%	66.1%	1.450
	2045	249,212	14,303,002	9,953,623	3994.0%	13,860	1,448,897	708,835	5114.1%	0.781	95.8%	66.1%	1.451
	2046	197,157	12,677,990	8,581,494	4352.6%	10,080	1,212,230	572,759	5682.3%	0.766	95.9%	66.1%	1.452
	2047	155,007	11,155,408	7,324,851	4725.5%	7,320	1,012,157	461,834	6309.5%	0.749	96.0%	66.1%	1.453
	2048	121,095	9,738,966	6,185,012	5107.6%	5,322	843,745	372,844	7005.2%	0.729	96.0%	66.1%	1.453
	2049	93,999	8,434,008	5,179,998	5510.7%	3,868	702,325	299,187	7734.0%	0.713	96.1%	66.1%	1.454
	2050	72,506	7,245,409	4,297,559	5927.2%	2,804	583,230	238,410	8502.3%	0.697	96.1%	66.1%	1.454
	2051	55,586	6,173,604	3,528,447	6347.7%	2,026	482,765	188,663	9312.9%	0.682	96.1%	66.1%	1.455
	2052	42,371	5,218,174	2,873,836	6782.6%	1,464	398,138	148,693	10157.5%	0.668	96.1%	66.1%	1.455
	2053	32,129	4,378,540	2,327,338	7243.8%	1,061	327,230	117,188	11043.9%	0.656	96.2%	66.1%	1.455
	Past	449,282,375	218,154,861	271,826,194	60.5%	449,282,375	218,154,861	271,826,194	60.5%	1.000	46.8%	46.8%	1.000
TOTALS	Future	253,654,769	1,406,623,067	1,244,828,702	490.8%	111,721,189	489,850,019	375,451,671	336.1%	1.460	357.9%	269.5%	1.328
	Lifetime	702,937,144	1,624,777,927	1,516,654,896	215.8%	561,003,563	708,004,880	647,277,866	115.4%	1.870	96.2%	66.1%	1.455

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 61.7% Increase
LTC3+ Tax-Qualified 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
	1997	9,335,045	3,068	255,611	2.7%	9,335,045	3,068	255,611	2.7%	1.000	2.7%	2.7%	1.000
	1998	25,590,707	279,777	1,845,541	7.2%	25,590,707	279,777	1,845,541	7.2%	1.000	6.0%	6.0%	1.000
Historical	1999	27,546,336	813,690	2,636,634	9.6%	27,546,336	813,690	2,636,634	9.6%	1.000	7.5%	7.5%	1.000
Experience	2000	27,417,595	1,338,629	4,071,452	14.8%	27,417,595	1,338,629	4,071,452	14.8%	1.000	9.5%	9.5%	1.000
	2001	27,028,371	2,266,772	6,493,544	24.0%	27,028,371	2,266,772	6,493,544	24.0%	1.000	12.5%	12.5%	1.000
	2002	26,704,236	3,725,462	8,249,195	30.9%	26,704,236	3,725,462	8,249,195	30.9%	1.000	15.4%	15.4%	1.000
	2003	26,317,904	5,009,619	8,902,295	33.8%	26,317,904	5,009,619	8,902,295	33.8%	1.000	17.7%	17.7%	1.000
	2004	27,638,170	5,564,843	8,195,454	29.7%	27,638,170	5,564,843	8,195,454	29.7%	1.000	19.0%	19.0%	1.000
	2005	28,534,687	6,556,339	12,394,984	43.4%	28,534,687	6,556,339	12,394,984	43.4%	1.000	21.4%	21.4%	1.000
	2006	27,971,532	6,349,642	17,247,999	61.7%	27,971,532	6,349,642	17,247,999	61.7%	1.000	24.6%	24.6%	1.000
	2007	27,671,279	4,951,523	15,525,395	56.1%	27,671,279	4,951,523	15,525,395	56.1%	1.000	26.8%	26.8%	1.000
	2008	27,244,934	21,023,105	21,501,128	78.9%	27,244,934	21,023,105	21,501,128	78.9%	1.000	29.8%	29.8%	1.000
	2009	26,788,022	28,665,739	26,335,706	98.3%	26,788,022	28,665,739	26,335,706	98.3%	1.000	33.3%	33.3%	1.000
	2010	28,583,596	32,391,804	27,326,930	95.6%	28,583,596	32,391,804	27,326,930	95.6%	1.000	36.4%	36.4%	1.000
	2011	29,396,330	28,543,628	35,251,884	119.9%	29,396,330	28,543,628	35,251,884	119.9%	1.000	40.1%	40.1%	1.000
	2012	28,300,685	32,809,748	35,022,405	123.8%	28,300,685	32,809,748	35,022,405	123.8%	1.000	43.3%	43.3%	1.000
	2013	27,212,945	37,861,475	40,570,040	149.1%	27,212,945	37,861,475	40,570,040	149.1%	1.000	46.8%	46.8%	1.000
	2014	26,004,036	45,406,803	49,434,136	190.1%	18,347,162	39,339,166	29,724,990	162.0%	1.173	50.8%	49.1%	1.036
Projected	2015	30,541,554	54,072,343	50,304,711	164.7%	15,703,535	40,759,527	28,386,116	180.8%	0.911	54.3%	51.2%	1.060
Future	2016	33,410,990	56,228,763	50,821,435	152.1%	13,361,619	37,807,369	27,032,753	202.3%	0.752	57.2%	53.1%	1.078
Experience	2017	30,746,784	55,269,631	51,674,389	168.1%	11,303,325	33,297,310	25,772,424	228.0%	0.737	60.0%	54.8%	1.095
	2018	28,078,738	54,807,032	51,847,996	184.7%	9,509,887	30,273,420	24,657,510	259.3%	0.712	62.5%	56.3%	1.111
	2019	25,508,592	54,128,866	51,717,447	202.7%	7,960,006	27,524,450	23,219,059	291.7%	0.695	65.0%	57.7%	1.126
	2020	23,061,377	53,901,499	51,349,538	222.7%	6,628,180	25,681,465	21,661,905	326.8%	0.681	67.2%	58.9%	1.141
	2021	20,747,961	53,581,165	50,776,378	244.7%	5,491,791	23,997,972	20,153,922	367.0%	0.667	69.3%	59.9%	1.156
	2022	18,575,319	53,111,639	50,053,682	269.5%	4,528,419	22,402,804	18,739,871	413.8%	0.651	71.2%	60.9%	1.170
	2023	16,548,276	52,463,547	49,099,865	296.7%	3,716,594	20,888,412	17,429,021	469.0%	0.633	73.0%	61.7%	1.184
	2024	14,669,515	51,627,013	47,941,916	326.8%	3,036,616	19,422,184	16,013,828	527.4%	0.620	74.7%	62.4%	1.197
	2025	12,939,642	50,595,869	46,566,227	359.9%	2,469,975	17,970,716	14,610,607	591.5%	0.608	76.2%	63.0%	1.210
	2026	11,357,286	49,367,733	45,013,213	396.3%	1,999,870	16,550,920	13,293,506	664.7%	0.596	77.6%	63.5%	1.222
	2027	9,919,252	47,950,764	43,293,440	436.5%	1,611,894	15,181,911	12,058,056	748.1%	0.583	78.9%	64.0%	1.233
	2028	8,620,729	46,354,051	41,410,497	480.4%	1,293,629	13,875,130	10,897,488	842.4%	0.570	80.0%	64.4%	1.243
	2029	7,455,542	44,596,931	39,416,608	528.7%	1,034,005	12,627,970	9,764,277	944.3%	0.560	81.1%	64.7%	1.253
	2030	6,416,433	42,725,104	37,420,190	583.2%	822,738	11,438,355	8,696,495	1057.0%	0.552	82.0%	64.9%	1.262
	2031	5,495,328	40,790,608	35,446,894	645.0%	651,643	10,315,225	7,727,812	1185.9%	0.544	82.8%	65.2%	1.270
	2032	4,683,605	38,821,950	33,474,428	714.7%	513,859	9,269,212	6,858,166	1334.6%	0.536	83.5%	65.3%	1.278
	2033	3,972,363	36,825,077	31,436,230	791.4%	403,592	8,309,399	6,085,219	1507.8%	0.525	84.1%	65.5%	1.285
	2034	3,352,654	34,787,926	29,336,930	875.0%	315,597	7,428,998	5,333,209	1689.9%	0.518	84.7%	65.6%	1.291
	2035	2,815,678	32,701,781	27,176,258	965.2%	245,538	6,611,022	4,633,147	1886.9%	0.512	85.2%	65.7%	1.296
	2036	2,352,929	30,555,515	24,928,419	1059.5%	190,005	5,851,678	3,993,733	2101.9%	0.504	85.6%	65.8%	1.301
	2037	1,956,316	28,370,928	22,761,708	1163.5%	146,195	5,149,131	3,414,068	2335.3%	0.498	86.0%	65.9%	1.305
	2038	1,618,241	26,235,378	20,894,392	1291.2%	111,746	4,502,277	2,888,168	2584.6%	0.500	86.3%	65.9%	1.309
	2039	1,331,647	24,201,571	19,074,854	1432.4%	84,746	3,907,680	2,408,353	2841.9%	0.504	86.5%	66.0%	1.312
	2040	1,090,043	22,243,374	17,258,897	1583.3%	63,716	3,363,625	1,986,030	3117.0%	0.508	86.8%	66.0%	1.315
	2041	887,503	20,339,667	15,475,032	1743.7%	47,507	2,872,164	1,626,746	3424.2%	0.509	87.0%	66.0%	1.317
	2042	718,661	18,489,092	13,776,212	1916.9%	35,148	2,436,221	1,325,531	3771.3%	0.508	87.1%	66.0%	1.319
	2043	578,698	16,703,095	12,173,280	2103.6%	25,867	2,055,590	1,076,803	4162.8%	0.505	87.2%	66.0%	1.321
	2044	463,330	14,994,594	10,681,357	2305.3%	18,980	1,727,998	874,443	4607.3%	0.500	87.3%	66.1%	1.322
	2045	368,781	13,378,190	9,310,036	2524.5%	13,860	1,448,897	708,835	5114.1%	0.494	87.4%	66.1%	1.323
	2046	291,750	11,858,249	8,026,627	2751.2%	10,080	1,212,230	572,759	5682.3%	0.484	87.5%	66.1%	1.324
	2047	229,376	10,434,116	6,851,237	2986.9%	7,320	1,012,157	461,834	6309.5%	0.473	87.5%	66.1%	1.325
	2048	179,195	9,109,258	5,785,098	3228.4%	5,322	843,745	372,844	7005.2%	0.461	87.6%	66.1%	1.326
	2049	139,099	7,888,677	4,845,067	3483.2%	3,868	702,325	299,187	7734.0%	0.450	87.6%	66.1%	1.326
	2050	107,293	6,776,931	4,019,685	3746.4%	2,804	583,230	238,410	8502.3%	0.441	87.7%	66.1%	1.326
	2051	82,256	5,774,428	3,300,302	4012.3%	2,026	482,765	188,663	9312.9%	0.431	87.7%	66.1%	1.327
	2052	62,700	4,880,774	2,688,018	4287.1%	1,464	398,138	148,693	10157.5%	0.422	87.7%	66.1%	1.327
	2053	47,544	4,095,430	2,176,856	4578.6%	1,061	327,230	117,188	11043.9%	0.415	87.7%	66.1%	1.327
	Past	449,282,375	218,154,861	271,826,194	60.5%	449,282,375	218,154,861	271,826,194	60.5%	1.000	46.8%	46.8%	1.000
TOTALS	Future	357,427,018	1,326,445,361	1,169,039,485	327.1%	111,721,189	489,850,019	375,451,671	336.1%	0.973	245.5%	269.5%	0.911
	Lifetime	806,709,393	1,544,600,221	1,440,865,680	178.6%	561,003,563	708,004,880	647,277,866	115.4%	1.548	87.7%	66.1%	1.327

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	285,007	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	726,661	0	0	0.0%	726,661	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	719,179	0	0	0.0%	719,179	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	707,820	0	112,178	15.8%	707,820	0	112,178	15.8%	1.000	4.2%	4.2%	1.000
	2001	705,152	24,111	0	0.0%	705,152	24,111	0	0.0%	0.000	3.4%	3.4%	1.000
	2002	701,612	68,080	0	0.0%	701,612	68,080	0	0.0%	0.000	2.8%	2.8%	1.000
	2003	694,866	35,312	278	0.0%	694,866	35,312	278	0.0%	1.000	2.5%	2.5%	1.000
	2004	684,672	4,474	68,635	10.0%	684,672	4,474	68,635	10.0%	1.000	3.3%	3.3%	1.000
	2005	673,371	70,878	224,339	33.3%	673,371	70,878	224,339	33.3%	1.000	5.8%	5.8%	1.000
	2006	671,000	61,480	432,757	64.5%	671,000	61,480	432,757	64.5%	1.000	10.2%	10.2%	1.000
	2007	673,249	45,445	654,242	97.2%	673,249	45,445	654,242	97.2%	1.000	15.7%	15.7%	1.000
	2008	666,808	349,113	1,081,813	162.2%	666,808	349,113	1,081,813	162.2%	1.000	23.9%	23.9%	1.000
	2009	653,841	532,903	609,222	93.2%	653,841	532,903	609,222	93.2%	1.000	27.3%	27.3%	1.000
	2010	633,065	892,235	834,097	131.8%	633,065	892,235	834,097	131.8%	1.000	31.7%	31.7%	1.000
	2011	646,871	912,204	973,016	150.4%	646,871	912,204	973,016	150.4%	1.000	36.2%	36.2%	1.000
	2012	770,052	954,134	451,062	58.6%	770,052	954,134	451,062	58.6%	1.000	37.1%	37.1%	1.000
	2013	751,444	827,899	1,394,521	185.6%	751,444	827,899	1,394,521	185.6%	1.000	42.4%	42.4%	1.000
Projected Future Experience	2014	722,627	1,295,252	1,375,062	190.3%	500,957	1,084,877	771,869	154.1%	1.235	46.9%	44.8%	1.048
	2015	683,491	1,539,283	1,494,738	218.7%	439,242	1,115,749	761,961	173.5%	1.261	51.5%	47.0%	1.095
	2016	642,464	1,656,019	1,605,382	249.9%	383,281	1,060,604	752,052	196.2%	1.274	56.0%	49.1%	1.140
	2017	599,520	1,713,453	1,681,265	280.4%	332,779	982,489	747,278	224.6%	1.249	60.3%	51.0%	1.181
	2018	555,801	1,750,991	1,748,222	314.5%	287,423	909,853	748,865	260.5%	1.207	64.4%	52.9%	1.218
	2019	513,141	1,785,132	1,815,392	353.8%	246,915	842,300	732,372	296.6%	1.193	68.4%	54.6%	1.254
	2020	471,808	1,845,953	1,883,984	399.3%	210,985	807,684	708,411	335.8%	1.189	72.3%	56.1%	1.288
	2021	431,964	1,910,101	1,946,122	450.5%	179,384	777,588	684,333	381.5%	1.181	76.0%	57.5%	1.321
	2022	393,749	1,974,218	2,006,479	509.6%	151,695	749,604	660,601	435.5%	1.170	79.6%	58.8%	1.353
	2023	357,286	2,035,265	2,053,667	574.8%	127,613	723,340	636,712	498.9%	1.152	83.0%	60.0%	1.384
	2024	322,675	2,089,142	2,085,468	646.3%	106,717	695,491	603,626	565.6%	1.143	86.3%	61.1%	1.413
	2025	289,994	2,131,949	2,098,818	723.7%	88,693	664,297	566,846	639.1%	1.132	89.4%	62.0%	1.442
	2026	259,301	2,161,285	2,097,268	808.8%	73,248	630,532	529,703	723.2%	1.118	92.2%	62.8%	1.469
	2027	230,632	2,175,768	2,080,412	902.0%	60,055	594,730	491,540	818.5%	1.102	94.9%	63.5%	1.495
	2028	204,007	2,175,023	2,047,895	1003.8%	48,827	556,931	450,982	923.6%	1.087	97.4%	64.1%	1.519
	2029	179,424	2,158,830	1,998,439	1113.8%	39,360	516,868	408,067	1036.7%	1.074	99.6%	64.6%	1.542
	2030	156,866	2,127,421	1,938,102	1235.5%	31,435	475,199	365,355	1162.3%	1.063	101.7%	65.0%	1.563
	2031	136,296	2,081,488	1,866,359	1369.3%	24,868	432,940	324,401	1304.5%	1.050	103.5%	65.4%	1.582
	2032	117,660	2,020,601	1,778,921	1511.9%	19,494	391,064	286,008	1467.1%	1.031	105.1%	65.7%	1.600
	2033	100,893	1,944,028	1,673,787	1659.0%	15,141	350,447	249,493	1647.7%	1.007	106.6%	65.9%	1.616
	2034	85,913	1,851,703	1,554,351	1809.2%	11,639	311,206	213,877	1837.6%	0.985	107.8%	66.1%	1.630
	2035	72,630	1,745,140	1,425,572	1962.8%	8,853	273,547	180,958	2043.9%	0.960	108.9%	66.3%	1.643
	2036	60,944	1,627,078	1,291,148	2118.6%	6,665	237,982	151,098	2266.9%	0.935	109.8%	66.4%	1.653
	2037	50,748	1,502,801	1,165,211	2296.1%	4,968	204,850	124,454	2505.0%	0.917	110.5%	66.5%	1.662
	2038	41,927	1,380,087	1,059,522	2527.1%	3,664	174,414	100,942	2755.3%	0.917	111.2%	66.6%	1.670
	2039	34,364	1,262,123	954,448	2777.5%	2,666	146,796	80,170	3006.6%	0.924	111.7%	66.6%	1.677
	2040	27,939	1,147,422	849,530	3040.7%	1,920	122,059	62,738	3268.0%	0.930	112.2%	66.6%	1.683
	2041	22,531	1,035,470	747,707	3318.6%	1,370	100,354	48,535	3543.1%	0.937	112.5%	66.7%	1.688
	2042	18,023	926,492	649,841	3605.7%	971	81,822	37,234	3833.3%	0.941	112.8%	66.7%	1.692
	2043	14,300	821,641	559,997	3916.2%	687	66,256	28,465	4142.0%	0.945	113.1%	66.7%	1.695
	2044	11,255	722,111	477,382	4241.7%	489	53,421	21,949	4487.2%	0.945	113.3%	66.7%	1.698
	2045	8,788	629,563	406,441	4625.0%	349	42,987	16,981	4868.5%	0.950	113.4%	66.7%	1.700
	2046	6,809	545,065	343,361	5042.7%	249	34,589	13,148	5279.7%	0.955	113.5%	66.7%	1.702
	2047	5,237	468,863	288,164	5502.0%	180	27,906	10,316	5724.0%	0.961	113.6%	66.7%	1.703
	2048	4,002	401,146	241,409	6032.6%	133	22,648	8,203	6183.9%	0.976	113.7%	66.7%	1.704
	2049	3,040	341,777	201,617	6632.3%	99	18,541	6,660	6704.2%	0.989	113.8%	66.7%	1.705
	2050	2,299	290,184	168,038	7310.5%	75	15,331	5,456	7265.1%	1.006	113.8%	66.7%	1.705
	2051	1,733	245,679	139,348	8042.9%	57	12,784	4,457	7859.5%	1.023	113.8%	66.7%	1.706
	2052	1,304	207,590	116,011	8896.9%	43	10,723	3,647	8495.2%	1.047	113.9%	66.7%	1.706
	2053	982	175,427	97,630	9946.8%	32	9,031	2,971	9155.0%	1.086	113.9%	66.7%	1.706
TOTALS	Past	11,364,669	4,778,268	6,836,159	60.2%	11,364,669	4,778,268	6,836,159	60.2%	1.000	42.4%	42.4%	1.000
	Future	7,844,362	55,898,567	50,012,508	637.6%	3,413,224	16,329,830	12,602,733	369.2%	1.727	438.7%	287.5%	1.526
	Lifetime	19,209,030	60,676,835	56,848,667	295.9%	14,777,892	21,108,097	19,438,892	131.5%	2.250	113.9%	66.7%	1.706

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	285,007	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	726,661	0	0	0.0%	726,661	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1999	719,179	0	0	0.0%	719,179	0	0	0.0%	0.000	0.0%	0.0%	0.000
	2000	707,820	0	112,178	15.8%	707,820	0	112,178	15.8%	1.000	4.2%	4.2%	1.000
	2001	705,152	24,111	0	0.0%	705,152	24,111	0	0.0%	0.000	3.4%	3.4%	1.000
	2002	701,612	68,080	0	0.0%	701,612	68,080	0	0.0%	0.000	2.8%	2.8%	1.000
	2003	694,866	35,312	278	0.0%	694,866	35,312	278	0.0%	1.000	2.5%	2.5%	1.000
	2004	684,672	4,474	68,635	10.0%	684,672	4,474	68,635	10.0%	1.000	3.3%	3.3%	1.000
	2005	673,371	70,878	224,339	33.3%	673,371	70,878	224,339	33.3%	1.000	5.8%	5.8%	1.000
	2006	671,000	61,480	432,757	64.5%	671,000	61,480	432,757	64.5%	1.000	10.2%	10.2%	1.000
	2007	673,249	45,445	654,242	97.2%	673,249	45,445	654,242	97.2%	1.000	15.7%	15.7%	1.000
	2008	666,808	349,113	1,081,813	162.2%	666,808	349,113	1,081,813	162.2%	1.000	23.9%	23.9%	1.000
	2009	653,841	532,903	609,222	93.2%	653,841	532,903	609,222	93.2%	1.000	27.3%	27.3%	1.000
	2010	633,065	892,235	834,097	131.8%	633,065	892,235	834,097	131.8%	1.000	31.7%	31.7%	1.000
	2011	646,871	912,204	973,016	150.4%	646,871	912,204	973,016	150.4%	1.000	36.2%	36.2%	1.000
	2012	770,052	954,134	451,062	58.6%	770,052	954,134	451,062	58.6%	1.000	37.1%	37.1%	1.000
	2013	751,444	827,899	1,394,521	185.6%	751,444	827,899	1,394,521	185.6%	1.000	42.4%	42.4%	1.000
Projected Future Experience	2014	722,627	1,295,252	1,375,062	190.3%	500,957	1,084,877	771,869	154.1%	1.235	46.9%	44.8%	1.048
	2015	854,151	1,526,712	1,440,725	168.7%	439,242	1,115,749	761,961	173.5%	0.972	50.9%	47.0%	1.083
	2016	950,709	1,613,415	1,501,580	157.9%	383,281	1,060,604	752,052	196.2%	0.805	54.5%	49.1%	1.109
	2017	887,161	1,641,181	1,572,557	177.3%	332,779	982,489	747,278	224.6%	0.789	57.9%	51.0%	1.134
	2018	822,467	1,658,937	1,635,185	198.8%	287,423	909,853	748,865	260.5%	0.763	61.1%	52.9%	1.156
	2019	759,339	1,680,594	1,698,011	223.6%	246,915	842,300	732,372	296.6%	0.754	64.3%	54.6%	1.179
	2020	698,175	1,732,855	1,762,168	252.4%	210,985	807,684	708,411	335.8%	0.752	67.5%	56.1%	1.202
	2021	639,214	1,790,440	1,820,288	284.8%	179,384	777,588	684,333	381.5%	0.746	70.5%	57.5%	1.225
	2022	582,664	1,849,150	1,876,743	322.1%	151,695	749,604	660,601	435.5%	0.740	73.4%	58.8%	1.247
	2023	528,707	1,905,435	1,920,880	363.3%	127,613	723,340	636,712	498.9%	0.728	76.2%	60.0%	1.270
	2024	477,490	1,955,290	1,950,625	408.5%	106,717	695,491	603,626	565.6%	0.722	78.9%	61.1%	1.292
	2025	429,130	1,994,967	1,963,112	457.5%	88,693	664,297	566,846	639.1%	0.716	81.5%	62.0%	1.314
	2026	383,710	2,022,162	1,961,662	511.2%	73,248	630,532	529,703	723.2%	0.707	83.9%	62.8%	1.336
	2027	341,286	2,035,539	1,945,896	570.2%	60,055	594,730	491,540	818.5%	0.697	86.1%	63.5%	1.356
	2028	301,886	2,034,721	1,915,481	634.5%	48,827	556,931	450,982	923.6%	0.687	88.1%	64.1%	1.375
	2029	265,509	2,019,484	1,869,223	704.0%	39,360	516,868	408,067	1036.7%	0.679	90.0%	64.6%	1.393
	2030	232,128	1,990,037	1,812,787	780.9%	31,435	475,199	365,355	1162.3%	0.672	91.8%	65.0%	1.411
	2031	201,688	1,947,023	1,745,683	865.5%	24,868	432,940	324,401	1304.5%	0.664	93.3%	65.4%	1.427
	2032	174,112	1,890,033	1,663,898	955.6%	19,494	391,064	286,008	1467.1%	0.651	94.7%	65.7%	1.441
	2033	149,299	1,818,383	1,565,563	1048.6%	15,141	350,447	249,493	1647.7%	0.636	95.9%	65.9%	1.455
	2034	127,132	1,732,009	1,453,849	1143.6%	11,639	311,206	213,877	1837.6%	0.622	97.0%	66.1%	1.467
	2035	107,477	1,632,323	1,333,397	1240.6%	8,853	273,547	180,958	2043.9%	0.607	97.9%	66.3%	1.477
	2036	90,184	1,521,886	1,207,664	1339.1%	6,665	237,982	151,098	2266.9%	0.591	98.7%	66.4%	1.486
	2037	75,096	1,405,640	1,089,870	1451.3%	4,968	204,850	124,454	2505.0%	0.579	99.3%	66.5%	1.494
	2038	62,043	1,290,858	991,014	1597.3%	3,664	174,414	100,942	2755.3%	0.580	99.9%	66.6%	1.500
	2039	50,851	1,180,519	892,735	1755.6%	2,666	146,796	80,170	3006.6%	0.584	100.3%	66.6%	1.506
	2040	41,343	1,073,233	794,600	1922.0%	1,920	122,059	62,738	3268.0%	0.588	100.7%	66.6%	1.511
	2041	33,341	968,519	699,361	2097.6%	1,370	100,354	48,535	3543.1%	0.592	101.0%	66.7%	1.515
	2042	26,670	866,586	607,823	2279.1%	971	81,822	37,234	3833.3%	0.595	101.3%	66.7%	1.519
	2043	21,160	768,515	523,789	2475.3%	687	66,256	28,465	4142.0%	0.598	101.5%	66.7%	1.522
	2044	16,654	675,421	446,515	2681.1%	489	53,421	21,949	4487.2%	0.597	101.7%	66.7%	1.524
	2045	13,004	588,856	380,161	2923.4%	349	42,987	16,981	4868.5%	0.600	101.8%	66.7%	1.526
	2046	10,076	509,821	321,160	3187.4%	249	34,589	13,148	5279.7%	0.604	101.9%	66.7%	1.527
	2047	7,750	438,547	269,532	3477.7%	180	27,906	10,316	5724.0%	0.608	102.0%	66.7%	1.528
	2048	5,922	375,209	225,800	3813.1%	133	22,648	8,203	6183.9%	0.617	102.1%	66.7%	1.529
	2049	4,498	319,678	188,581	4192.2%	99	18,541	6,660	6704.2%	0.625	102.1%	66.7%	1.530
	2050	3,401	271,421	157,173	4620.8%	75	15,331	5,456	7265.1%	0.636	102.1%	66.7%	1.530
	2051	2,564	229,794	130,338	5083.7%	57	12,784	4,457	7859.5%	0.647	102.2%	66.7%	1.531
	2052	1,930	194,168	108,510	5623.6%	43	10,723	3,647	8495.2%	0.662	102.2%	66.7%	1.531
	2053	1,452	164,084	91,317	6287.2%	32	9,031	2,971	9155.0%	0.687	102.2%	66.7%	1.531
TOTALS	Past	11,364,669	4,778,268	6,836,159	60.2%	11,364,669	4,778,268	6,836,159	60.2%	1.000	42.4%	42.4%	1.000
	Future	11,104,001	52,608,699	46,910,317	422.5%	3,413,224	16,329,830	12,602,733	369.2%	1.144	299.0%	287.5%	1.040
	Lifetime	22,468,669	57,386,967	53,746,476	239.2%	14,777,892	21,108,097	19,438,892	131.5%	1.819	102.2%	66.7%	1.531

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.
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Minneapolis, MN 55437
USA

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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-129963553

Policy Forms:	Long Term Care	H-LTC3JQ
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Nonforfeiture Benefit Rider	H-NF3-6
	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 25.0% 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 25.0% is needed to alleviate the poor performance on this block of business, it is willing to accept a 25.0% increase on these forms at this time.

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.

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 25.0%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 25.0% 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 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.

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.

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+ Tax-Qualified 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*	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.0%	N/A	N/A	50.0%	Not Filing				126.0%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	12/16/2013	1/14/2014	20.0%	25.0%				80.8%
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	90.7%	12/31/2013	1/29/2015	25.0%	52.6%				37.5%
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.7%	11/13/2013	12/20/2013	85.7%	Not Filing				113.6%
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%								19.4%
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%	11/6/2014	1/12/2015	35.0%	28.3%				72.1%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	70.7%	9/27/2013	3/28/2014	20.0%	42.3%	2/9/2015	3/20/2015	10.0%	71.6%
District of Columbia	15.9%	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	15.9%	9/8/2004	10.0%	30.6%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			71.9%
Florida	32.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	11/13/2014	5/22/2015	8.9%	61.1%				42.7%
Georgia	15.9%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	74.2%	10/31/2013	7/16/2014	15.0%	51.5%	5/4/2015	8/3/2015	13.0%	64.4%
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	10/18/2013							50.7%
Iowa	15.9%	6/23/2004	12.0%	30.0%	7/12/2010	20.5%	65.7%	12/3/2013	4/7/2014	17.0%	41.6%	4/15/2015			57.9%
Idaho	15.9%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	90.7%	2/5/2014	10/31/2014	30.0%	46.7%				43.0%
Illinois	15.9%	7/28/2004	15.9%	30.0%	8/2/2010	30.0%	50.0%	10/8/2013	1/8/2015	50.0%	Not Filing				126.0%
Indiana	15.9%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	91.7%	10/30/2014	2/25/2015	18.1%	62.3%				28.7%
Kansas	15.9%	6/17/2004	15.9%	30.0%	8/5/2010	10.0%	73.2%	11/13/2013	5/21/2014	49.7%	Not Filing				90.9%
Kentucky	15.9%	9/20/2004	15.9%	30.0%	5/10/2010	20.0%	61.6%	12/4/2013	3/4/2014	20.4%	24.3%	8/14/2015			67.5%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	8/1/2014	Disapproved	0.0%	84.8%				15.9%
Massachusetts	0.0%	Not Filed	0.0%	39.0%	11/26/2012	10.0%	90.7%	5/15/2014							10.0%
Maryland	15.9%	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	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	7/14/2014	12/19/2014	30.0%	Not Filing				95.9%
Michigan	15.9%	9/1/2004	15.9%	30.0%	3/19/2010	30.0%	50.0%	11/7/2013	12/2/2013	50.0%	Not Filing				126.0%
Minnesota	15.9%	7/26/2004	15.9%	30.0%	3/3/2015	26.5%	Not Filing				Not Filing				46.6%
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	13.7%	1/24/2014	1/30/2014	13.7%	46.3%	3/4/2015	3/27/2015	25.0%	91.1%
Mississippi	15.9%	8/19/2004	15.9%	30.6%	5/6/2010	30.6%	25.0%	4/21/2014	5/20/2014	25.0%	20.0%	8/11/2015			89.2%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	1/3/2014	2/6/2014	30.0%	15.4%	4/17/2015	Disapproved	0.0%	95.9%
North Carolina	15.9%	6/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.0%	12/2/2013	3/14/2014	50.0%	Not Filing				126.0%
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/2/2014	1/21/2014	15.0%	49.6%	3/3/2015	3/20/2015	15.0%	70.2%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	12/12/2013	9/29/2014	25.0%	34.8%	6/10/2015			65.2%
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	82.8%	12/17/2013	Disapproved	0.0%	82.8%				17.9%
New Jersey	39.0%	4/4/2005	15.0%	30.0%	7/16/2010	30.0%	51.2%	12/9/2013	7/3/2014	52.1%	Not Filing				127.4%
New Mexico	15.9%	6/23/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	12/20/2013	5/21/2014	15.0%	60.7%	5/19/2015	7/31/2015	15.0%	53.3%
Nevada	15.9%	7/23/2004	5.0%	30.0%	11/30/2010	10.0%	85.2%	2/4/2014	10/16/2014	50.0%	Not Filing				73.3%
Ohio	15.9%	6/10/2004	15.9%	34.7%	6/1/2010	33.8%	50.0%	3/11/2014	3/31/2015	15.0%	30.4%				78.3%
Oklahoma	15.9%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	74.2%	12/19/2013	3/17/2014	25.0%	39.4%	5/21/2015			58.1%
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	1/17/2014	4/21/2014	30.0%	28.8%	8/12/2015			73.3%
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	67.5%	11/6/2013	2/28/2014	15.0%	45.7%	4/14/2015	7/21/2015	15.0%	76.1%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	10/31/2013							25.0%
South Carolina	15.9%	7/12/2004	15.9%	30.0%	11/12/2010	20.0%	61.6%	10/21/2013	2/4/2014	20.0%	34.7%	3/27/2015	5/4/2015	20.0%	100.3%
South Dakota	15.9%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	61.7%	2/7/2014	3/5/2014	61.7%	Not Filing				124.8%
Tennessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	73.2%	12/3/2013	4/14/2014	73.2%	Not Filing				120.8%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	3/13/2014	4/28/2014	16.0%	40.3%				60.1%
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	61.6%	7/22/2014	11/5/2014	30.0%	24.3%				80.8%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	6/3/2014							39.0%
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	12/5/2013	Disapproved	0.0%	Not Filing				0.0%
Washington	15.9%	7/19/2004	7.6%	30.0%	8/17/2010	30.0%	60.8%	6/24/2014	8/14/2014	60.8%	Not Filing				124.9%
West Virginia	15.9%	7/20/2004	15.9%	30.0%	5/24/2010	30.0%	50.0%	2/3/2014	9/11/2014	50.0%	Not Filing				126.0%
Wyoming	15.9%	5/6/2004	15.9%	30.0%	6/4/2010	30.0%	50.0%	2/6/2014	2/7/2014	50.0%	Not Filing				126.0%
														Nationwide Average (Excluding Virginia	**73.7%**
														Virginia Rate Increase to Achieve Nationwide Averag	**25.0%**

**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.

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+ TQ Comp_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC3+_TQ_Comp_VA_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/12/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC3+ TQ Comp_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf (Superceded)

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC3+_TQ_Comp_VA_20150326.pdf Prem_LTC3+_TQ_Comp_VA_61.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC3+_TQ_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+ TQ 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-129963553

Effective Date: On Approval

(Projected) Number of Insureds Affected: 357

New Rates

Average Annual Premium Per Member: 2,193

Revised Rates

Average Annual Premium Per Member: 2,741

Average Requested Percentage Rate Change Per Member: 25.0%

Minimum Requested Percentage Rate Change Per Member: 25.0%

Maximum Requested Percentage Rate Change Per Member: 25.0%

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

Form#	"Product Name"(if applicable)
H-LTC3JQ	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	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-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Tax-Qualified Comprehensive Product

November 2015

Product or Rider	Form Number
Long Term Care	H-LTC3JQ
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-6
Increased Benefits Option Rider	H-IBOR

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in Virginia from January 1997 through August 1998.

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

This is an individually underwritten policy which pays 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

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as this policy form is 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 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.

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+ Tax-Qualified Comprehensive Product

November 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	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 0.9% 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 2.5% 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 this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was 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. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.7%
Semi-Annual	0.51*AP	19.8%
Quarterly	0.26*AP	6.1%
Monthly	0.09*AP	18.4%

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

Virginia-specific experience for this policy form 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 form 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

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

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

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

The company originally requested an increase of 61.7%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 25.0% was the maximum percentage increase that was allowable at this time. The company has revised its request to 25.0% 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 25.0% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 25.0% 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: $2,193
After increase: $2,741

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	5.3%
48 - 52	8.8%
53 - 57	15.8%
58 - 62	20.9%
63 - 67	26.0%
68 - 72	16.7%
73 +	6.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	35.6%
60-day	15.2%
90-day	2.4%
100-day	46.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.4%
3-Year	33.9%
5-Year	30.9%
Unlimited	30.8%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.3%
Compound	52.2%
CPI	40.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.8%
Standard	25.7%
Increased	63.5%

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	357	$782,880
Nationwide	11,423	$27,361,747

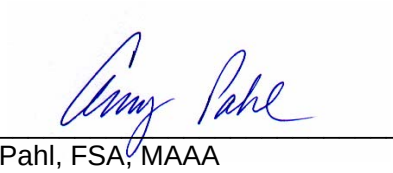
22. Actuarial Certification

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+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	25,563,379	47,413,487	46,414,023	181.6%	10,258	23,601,579	43,774,854	42,852,090	181.6%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	5.47%	0.9233
	2015	23,780,094	50,958,487	48,514,011	204.0%	9,658	20,835,842	44,649,234	42,507,412	204.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	5.43%	0.8762
	2016	21,993,573	51,670,766	50,210,793	228.3%	9,049	18,301,002	42,995,597	41,780,743	228.3%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	20,207,231	52,298,136	50,869,458	251.7%	8,425	15,977,134	41,350,262	40,220,658	251.7%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	18,444,574	52,406,295	50,968,871	276.3%	7,809	13,857,766	39,373,863	38,293,899	276.3%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	16,751,508	52,678,524	50,790,991	303.2%	7,209	11,955,344	37,596,011	36,248,901	303.2%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	15,141,159	52,689,168	50,387,473	332.8%	6,628	10,260,270	35,704,340	34,144,617	332.8%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	13,620,056	52,455,186	49,791,155	365.6%	6,070	8,759,639	33,736,169	32,022,817	365.6%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	12,192,522	52,010,650	49,059,784	402.4%	5,535	7,438,709	31,731,918	29,931,582	402.4%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	10,861,491	51,378,971	48,107,679	442.9%	5,027	6,286,847	29,739,170	27,845,682	442.9%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	9,628,510	50,558,692	46,961,384	487.7%	4,546	5,289,069	27,772,565	25,796,515	487.7%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	8,493,782	49,548,109	45,605,435	536.9%	4,093	4,427,799	25,829,371	23,774,059	536.9%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	7,456,238	48,344,643	44,081,871	591.2%	3,670	3,689,168	23,919,770	21,810,653	591.2%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	6,513,629	46,958,290	42,399,560	650.9%	3,276	3,059,867	22,059,302	19,917,776	650.9%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	5,662,669	45,398,246	40,560,193	716.3%	2,912	2,526,738	20,257,141	18,098,355	716.3%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	4,899,195	43,685,326	38,616,644	788.2%	2,577	2,077,498	18,524,714	16,375,345	788.2%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	4,218,355	41,863,340	36,674,847	869.4%	2,271	1,700,735	16,878,248	14,786,378	869.4%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	3,614,787	39,981,403	34,755,050	961.5%	1,992	1,386,340	15,333,631	13,329,225	961.5%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	3,082,788	38,066,627	32,833,266	1065.1%	1,739	1,125,331	13,895,720	11,985,350	1065.1%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	2,616,495	36,122,771	30,846,175	1178.9%	1,511	909,563	12,557,240	10,722,955	1178.9%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	2,210,032	34,137,389	28,796,599	1303.0%	1,308	731,915	11,305,568	9,536,814	1303.0%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	1,857,640	32,101,475	26,681,928	1436.3%	1,126	586,356	10,132,690	8,422,034	1436.3%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	1,553,762	30,003,718	24,480,196	1575.5%	965	467,903	9,035,386	7,372,021	1575.5%	1.0000	1.0969	1.0000	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,293,123	27,840,850	22,229,861	1719.1%	823	372,112	8,011,554	6,396,922	1719.1%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,070,773	25,630,023	19,991,913	1867.1%	698	294,868	7,057,958	5,505,344	1867.1%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	882,118	23,404,233	17,813,802	2019.4%	589	232,670	6,173,156	4,698,611	2019.4%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	722,930	21,205,104	15,762,263	2180.3%	495	182,733	5,359,955	3,984,183	2180.3%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	589,348	19,087,649	13,916,211	2361.3%	413	142,811	4,625,328	3,372,183	2361.3%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	477,874	17,095,142	12,251,970	2563.8%	343	111,038	3,972,212	2,846,857	2563.8%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	385,366	15,238,448	10,705,347	2778.0%	284	85,870	3,395,525	2,385,431	2778.0%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	309,026	13,519,253	9,318,140	3015.3%	233	66,024	2,888,402	1,990,830	3015.3%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	246,386	11,947,110	8,099,884	3287.5%	191	50,463	2,446,914	1,658,955	3287.5%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	195,288	10,516,093	6,980,025	3574.2%	155	38,335	2,064,291	1,370,167	3574.2%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	153,858	9,208,378	5,957,364	3872.0%	125	28,941	1,732,099	1,120,582	3872.0%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	120,479	8,012,384	5,030,212	4175.2%	101	21,713	1,444,037	906,573	4175.2%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	93,769	6,922,783	4,212,636	4492.6%	80	16,193	1,195,496	727,480	4492.6%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	72,546	5,937,308	3,495,033	4817.7%	64	12,005	982,483	578,345	4817.7%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	55,810	5,052,714	2,869,890	5142.2%	50	8,849	801,128	455,033	5142.2%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	42,712	4,266,711	2,338,358	5474.7%	40	6,490	648,344	355,323	5474.7%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	123,186	193,530,501	698,345,759	648,708,589	335.2%									
	Lifetime	696,574,626	1,496,315,892	1,406,278,619	201.9%	347,932	864,211,823	922,542,221	959,834,614	111.1%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 25.0% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	28,376,298	47,259,706	45,738,987	161.2%	10,155	26,198,627	43,632,874	42,228,859	161.2%	1.1363	1.1336	1.0049	0.0544	0.0100	0.9362	0.9181	5.47%	0.9233
	2015	28,692,182	50,420,948	47,241,512	164.6%	9,561	25,139,756	44,178,248	41,392,464	164.6%	1.1001	1.1191	1.0088	0.0585	0.0000	0.9415	0.9148	5.43%	0.8762
	2016	26,536,632	50,749,860	48,893,789	184.3%	8,959	22,081,312	42,229,304	40,684,855	184.3%	1.0000	1.1093	1.0088	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	24,381,299	51,140,690	49,535,177	203.2%	8,341	19,277,419	40,435,111	39,165,690	203.2%	1.0000	1.0930	1.0088	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	22,254,542	51,127,354	49,631,983	223.0%	7,731	16,720,268	38,412,970	37,289,469	223.0%	1.0000	1.0881	1.0088	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	20,211,751	51,344,547	49,458,768	244.7%	7,137	14,424,877	36,643,968	35,298,111	244.7%	1.0000	1.0876	1.0088	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	18,268,763	51,333,602	49,065,834	268.6%	6,562	12,379,663	34,785,753	33,249,021	268.6%	1.0000	1.0880	1.0088	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	16,433,456	51,096,695	48,485,157	295.0%	6,009	10,569,057	32,862,466	31,182,874	295.0%	1.0000	1.0889	1.0088	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	14,711,047	50,658,051	47,772,970	324.7%	5,480	8,975,272	30,906,692	29,146,492	324.7%	1.0000	1.0910	1.0088	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	13,105,075	50,039,224	46,845,838	357.5%	4,977	7,585,478	28,963,698	27,115,303	357.5%	1.0000	1.0911	1.0088	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	11,617,405	49,238,009	45,729,610	393.6%	4,501	6,381,596	27,047,096	25,119,885	393.6%	1.0000	1.0915	1.0088	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	10,248,285	48,252,296	44,409,227	433.3%	4,053	5,342,419	25,153,865	23,150,477	433.3%	1.0000	1.0912	1.0088	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	8,996,422	47,079,289	42,925,626	477.1%	3,633	4,451,214	23,293,703	21,238,570	477.1%	1.0000	1.0915	1.0088	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	7,859,105	45,728,533	41,287,440	525.3%	3,244	3,691,923	21,481,607	19,395,343	525.3%	1.0000	1.0914	1.0088	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	6,832,368	44,208,849	39,496,319	578.1%	2,883	3,048,669	19,726,420	17,623,644	578.1%	1.0000	1.0907	1.0088	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	5,911,188	42,540,452	37,603,749	636.1%	2,551	2,506,633	18,039,231	15,945,828	636.1%	1.0000	1.0908	1.0088	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	5,089,713	40,765,962	35,712,883	701.7%	2,248	2,052,044	16,435,813	14,398,539	701.7%	1.0000	1.0933	1.0088	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	4,361,469	38,933,165	33,843,442	776.0%	1,972	1,672,707	14,931,612	12,979,606	776.0%	1.0000	1.0962	1.0088	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	3,719,579	37,068,455	31,972,066	859.6%	1,722	1,357,783	13,531,350	11,670,981	859.6%	1.0000	1.0980	1.0088	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	3,156,966	35,175,480	30,037,095	951.5%	1,496	1,097,446	12,227,937	10,441,697	951.5%	1.0000	1.0972	1.0088	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	2,666,544	33,242,104	28,041,279	1051.6%	1,294	883,102	11,009,069	9,286,668	1051.6%	1.0000	1.0956	1.0088	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	2,241,360	31,259,547	25,982,074	1159.2%	1,115	707,475	9,866,939	8,201,128	1159.2%	1.0000	1.0927	1.0088	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	1,874,712	29,216,786	23,838,093	1271.6%	955	564,555	8,798,408	7,178,656	1271.6%	1.0000	1.0873	1.0088	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,560,235	27,110,631	21,646,783	1387.4%	814	448,977	7,801,425	6,229,134	1387.4%	1.0000	1.0816	1.0088	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,291,956	24,957,782	19,467,535	1506.8%	691	355,777	6,872,838	5,360,941	1506.8%	1.0000	1.0766	1.0088	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	1,064,331	22,790,364	17,346,554	1629.8%	583	280,731	6,011,241	4,575,368	1629.8%	1.0000	1.0722	1.0088	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	872,261	20,648,907	15,348,827	1759.7%	490	220,479	5,219,367	3,879,680	1759.7%	1.0000	1.0702	1.0088	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	711,086	18,586,990	13,551,196	1905.7%	409	172,311	4,504,008	3,283,732	1905.7%	1.0000	1.0735	1.0088	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	576,586	16,646,744	11,930,607	2069.2%	340	133,975	3,868,023	2,772,185	2069.2%	1.0000	1.0763	1.0088	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	464,969	14,838,751	10,424,551	2242.0%	281	103,607	3,306,462	2,322,863	2242.0%	1.0000	1.0740	1.0088	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	372,860	13,164,650	9,073,730	2433.5%	231	79,662	2,812,641	1,938,611	2433.5%	1.0000	1.0759	1.0088	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	297,281	11,633,743	7,887,428	2653.2%	189	60,887	2,382,733	1,615,442	2653.2%	1.0000	1.0807	1.0088	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	235,628	10,240,261	6,796,942	2884.6%	153	46,253	2,010,146	1,334,228	2884.6%	1.0000	1.0777	1.0088	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	185,639	8,966,847	5,801,105	3124.9%	124	34,919	1,686,666	1,091,190	3124.9%	1.0000	1.0738	1.0088	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	145,366	7,802,223	4,898,272	3369.6%	100	26,199	1,406,161	882,794	3369.6%	1.0000	1.0689	1.0088	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	113,138	6,741,202	4,102,141	3625.8%	80	19,538	1,164,138	708,399	3625.8%	1.0000	1.0666	1.0088	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	87,532	5,781,576	3,403,360	3888.1%	63	14,484	956,713	563,175	3888.1%	1.0000	1.0630	1.0088	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	67,339	4,920,184	2,794,614	4150.1%	50	10,677	780,115	443,097	4150.1%	1.0000	1.0580	1.0088	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	51,535	4,154,798	2,277,024	4418.4%	39	7,831	631,338	346,003	4418.4%	1.0000	1.0553	1.0088	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	120,414	225,732,575	683,402,260	633,310,889	280.6%									
	Lifetime	809,386,289	1,420,517,234	1,334,591,560	164.9%	345,160	896,413,897	907,598,721	944,436,914	105.4%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	720,851	1,251,736	1,301,386	180.5%	325	665,531	1,155,674	1,201,514	180.5%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	5.47%	0.9233
	2015	678,611	1,401,532	1,401,424	206.5%	309	594,591	1,228,006	1,227,912	206.5%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	5.43%	0.8762
	2016	635,844	1,490,230	1,493,646	234.9%	292	529,090	1,240,031	1,242,873	234.9%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	592,406	1,532,412	1,556,760	262.8%	274	468,394	1,211,623	1,230,874	262.8%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	548,748	1,567,050	1,615,551	294.4%	257	412,285	1,177,355	1,213,795	294.4%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	506,247	1,627,762	1,676,260	331.1%	239	361,302	1,161,714	1,196,326	331.1%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	465,143	1,690,279	1,738,489	373.8%	222	315,200	1,145,403	1,178,071	373.8%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	425,585	1,752,780	1,795,062	421.8%	206	273,712	1,127,288	1,154,481	421.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	387,703	1,814,031	1,851,163	477.5%	190	236,539	1,106,748	1,129,402	477.5%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	351,606	1,871,647	1,894,461	538.8%	174	203,517	1,083,347	1,096,552	538.8%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	317,384	1,922,140	1,923,228	606.0%	159	174,343	1,055,857	1,056,455	606.0%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	285,105	1,962,287	1,935,482	678.9%	144	148,625	1,022,938	1,008,965	678.9%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	254,819	1,989,717	1,933,488	758.8%	131	126,078	984,464	956,643	758.8%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	226,557	2,003,118	1,917,141	846.2%	117	106,428	940,992	900,604	846.2%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	200,331	2,002,243	1,886,598	941.7%	105	89,390	893,421	841,818	941.7%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	176,136	1,987,141	1,840,547	1045.0%	93	74,690	842,645	780,482	1045.0%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	153,948	1,958,232	1,785,421	1159.8%	82	62,068	789,510	719,837	1159.8%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	133,727	1,916,253	1,720,109	1286.3%	72	51,287	734,920	659,694	1286.3%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	115,417	1,860,822	1,640,253	1421.2%	63	42,131	679,268	598,753	1421.2%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	98,948	1,791,060	1,543,892	1560.3%	55	34,397	622,620	536,698	1560.3%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	84,239	1,706,722	1,433,962	1702.3%	47	27,898	565,229	474,897	1702.3%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	71,200	1,609,079	1,315,098	1847.1%	40	22,474	507,899	415,105	1847.1%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	59,731	1,500,511	1,190,467	1993.1%	34	17,987	451,867	358,500	1993.1%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	49,726	1,384,545	1,067,011	2145.8%	28	14,309	398,420	307,046	2145.8%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	41,073	1,264,608	947,002	2305.7%	24	11,311	348,246	260,784	2305.7%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	33,656	1,143,689	831,478	2470.5%	20	8,877	301,662	219,313	2470.5%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	27,358	1,024,452	723,550	2644.8%	16	6,915	258,948	182,890	2644.8%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	22,059	910,002	627,453	2844.4%	13	5,345	220,512	152,045	2844.4%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	17,643	802,395	539,987	3060.6%	11	4,100	186,444	125,471	3060.6%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	13,998	702,417	460,481	3289.6%	8	3,119	156,517	102,607	3289.6%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	11,017	610,475	389,810	3538.2%	7	2,354	130,429	83,283	3538.2%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	8,603	527,562	331,334	3851.3%	5	1,762	108,051	67,861	3851.3%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	6,667	453,771	279,594	4193.9%	4	1,309	89,075	54,884	4193.9%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	5,129	388,415	234,411	4570.5%	3	965	73,061	44,093	4570.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	3,919	331,072	196,184	5005.5%	2	706	59,668	35,357	5005.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	2,978	281,256	163,691	5496.8%	2	514	48,570	28,268	5496.8%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	2,252	238,230	136,298	6051.8%	1	373	39,421	22,554	6051.8%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	1,698	201,254	112,829	6644.8%	1	269	31,910	17,890	6644.8%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,278	169,679	93,704	7330.3%	1	194	25,783	14,239	7330.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	8,501,676	51,636,277	46,712,219	549.4%	4,120	5,842,581	25,172,958	24,054,982	411.7%									
	Lifetime	19,114,994	55,586,646	52,263,778	273.4%	10,686	22,922,196	29,775,457	31,076,632	135.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 25.0% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	798,356	1,247,128	1,282,109	160.6%	322	737,088	1,151,420	1,183,716	160.6%	1.1331	1.1571	1.0050	0.0471	0.0100	0.9433	0.9285	5.47%	0.9233
	2015	818,787	1,386,119	1,364,666	166.7%	306	717,412	1,214,501	1,195,704	166.7%	1.1032	1.1401	1.0088	0.0506	0.0000	0.9494	0.9254	5.43%	0.8762
	2016	767,186	1,464,115	1,454,469	189.6%	289	638,381	1,218,300	1,210,273	189.6%	1.0000	1.1275	1.0088	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	714,776	1,499,110	1,515,927	212.1%	272	565,147	1,185,293	1,198,589	212.1%	1.0000	1.1089	1.0088	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	662,099	1,529,260	1,573,176	237.6%	254	497,448	1,148,962	1,181,958	237.6%	1.0000	1.1105	1.0088	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	610,819	1,586,928	1,632,292	267.2%	237	435,934	1,132,571	1,164,947	267.2%	1.0000	1.1148	1.0088	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	561,225	1,647,073	1,692,889	301.6%	220	380,309	1,116,124	1,147,171	301.6%	1.0000	1.1189	1.0088	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	513,495	1,707,565	1,747,978	340.4%	204	330,251	1,098,208	1,124,199	340.4%	1.0000	1.1186	1.0088	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	467,788	1,766,972	1,802,608	385.3%	188	285,400	1,078,037	1,099,779	385.3%	1.0000	1.1221	1.0088	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	424,235	1,822,920	1,844,770	434.8%	172	245,556	1,055,142	1,067,790	434.8%	1.0000	1.1186	1.0088	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	382,944	1,871,982	1,872,783	489.0%	157	210,356	1,028,305	1,028,744	489.0%	1.0000	1.1148	1.0088	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	343,998	1,911,004	1,884,716	547.9%	143	179,325	996,204	982,500	547.9%	1.0000	1.1105	1.0088	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	307,456	1,937,665	1,882,773	612.4%	129	152,122	958,710	931,551	612.4%	1.0000	1.1079	1.0088	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	273,355	1,950,678	1,866,856	682.9%	116	128,412	916,358	876,981	682.9%	1.0000	1.1055	1.0088	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	241,712	1,949,799	1,837,113	760.0%	104	107,854	870,019	819,738	760.0%	1.0000	1.1032	1.0088	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	212,519	1,935,072	1,792,270	843.3%	92	90,118	820,565	760,010	843.3%	1.0000	1.0999	1.0088	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	185,748	1,906,907	1,738,591	936.0%	82	74,889	768,817	700,956	936.0%	1.0000	1.1001	1.0088	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	161,350	1,866,016	1,674,991	1038.1%	72	61,881	715,653	642,391	1038.1%	1.0000	1.0994	1.0088	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	139,258	1,812,030	1,597,230	1147.0%	62	50,834	661,458	583,048	1147.0%	1.0000	1.0952	1.0088	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	119,387	1,744,092	1,503,396	1259.3%	54	41,502	606,293	522,621	1259.3%	1.0000	1.0883	1.0088	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	101,640	1,661,962	1,396,349	1373.8%	47	33,661	550,406	462,441	1373.8%	1.0000	1.0814	1.0088	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	85,907	1,566,878	1,280,604	1490.7%	40	27,116	494,578	404,217	1490.7%	1.0000	1.0756	1.0088	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	72,069	1,461,156	1,159,242	1608.5%	34	21,703	440,016	349,097	1608.5%	1.0000	1.0696	1.0088	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	59,997	1,348,231	1,039,024	1731.8%	28	17,265	387,970	298,992	1731.8%	1.0000	1.0672	1.0088	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	49,557	1,231,439	922,163	1860.8%	24	13,647	339,112	253,944	1860.8%	1.0000	1.0651	1.0088	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	40,608	1,113,691	809,669	1993.8%	19	10,711	293,750	213,560	1993.8%	1.0000	1.0621	1.0088	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	33,009	997,581	704,571	2134.5%	16	8,344	252,156	178,093	2134.5%	1.0000	1.0612	1.0088	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	26,615	886,134	610,995	2295.6%	13	6,449	214,728	148,057	2295.6%	1.0000	1.0661	1.0088	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	21,288	781,348	525,824	2470.1%	10	4,946	181,553	122,180	2470.1%	1.0000	1.0666	1.0088	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	16,889	683,993	448,403	2654.9%	8	3,763	152,412	99,916	2654.9%	1.0000	1.0654	1.0088	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	13,293	594,462	379,586	2855.5%	7	2,840	127,007	81,099	2855.5%	1.0000	1.0661	1.0088	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	10,380	513,725	322,643	3108.3%	5	2,126	105,217	66,081	3108.3%	1.0000	1.0790	1.0088	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	8,044	441,869	272,261	3384.7%	4	1,579	86,738	53,444	3384.7%	1.0000	1.0794	1.0088	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	6,188	378,227	228,263	3688.7%	3	1,164	71,145	42,936	3688.7%	1.0000	1.0803	1.0088	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	4,729	322,388	191,039	4039.7%	2	852	58,103	34,430	4039.7%	1.0000	1.0856	1.0088	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	3,593	273,879	159,397	4436.3%	2	620	47,296	27,526	4436.3%	1.0000	1.0886	1.0088	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	2,717	231,981	132,723	4884.2%	1	450	38,387	21,963	4884.2%	1.0000	1.0913	1.0088	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	2,049	195,975	109,870	5362.8%	1	325	31,073	17,420	5362.8%	1.0000	1.0884	1.0088	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,542	165,229	91,246	5916.0%	1	234	25,107	13,865	5916.0%	1.0000	1.0935	1.0088	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	12,049,069	48,554,831	43,805,283	363.6%	4,026	6,830,214	24,605,117	23,468,074	343.6%									
	Lifetime	22,662,387	52,505,200	49,356,842	217.8%	10,592	23,909,830	29,207,615	30,489,724	127.5%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	9,335,138	268,392	1,867,217	22.9%
1998	25,590,645	1,958,435	13,075,996	58.7%
1999	27,546,337	2,758,763	21,506,595	88.1%
2000	27,417,596	4,303,144	22,935,093	99.3%
2001	27,028,171	6,953,117	22,816,402	110.1%
2002	26,702,697	8,781,342	23,177,652	119.7%
2003	26,316,364	9,486,295	23,184,096	124.1%
2004	27,636,493	8,626,548	22,744,152	113.5%
2005	28,532,951	13,104,721	22,760,566	125.7%
2006	27,969,794	17,937,999	23,090,639	146.7%
2007	27,669,547	16,340,625	23,362,726	143.5%
2008	27,243,201	22,288,123	22,653,112	165.0%
2009	26,785,321	26,648,621	22,443,899	183.3%
2010	28,578,373	28,174,251	21,089,671	172.4%
2011	29,387,477	35,158,778	19,114,650	184.7%
2012	28,430,819	30,374,076	20,461,467	178.8%
Total	422,170,923	233,163,230	326,283,933	132.5%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	285,007	0	86,431	30.3%
1998	726,666	0	404,666	55.7%
1999	719,179	0	608,202	84.6%
2000	707,820	115,236	644,086	107.3%
2001	705,152	0	649,317	92.1%
2002	701,612	0	706,235	100.7%
2003	694,866	279	709,452	102.1%
2004	684,672	70,034	697,748	112.1%
2005	673,371	232,749	749,044	145.8%
2006	671,000	454,288	818,625	189.7%
2007	673,249	813,594	840,465	245.7%
2008	666,808	1,109,013	799,687	286.2%
2009	653,841	559,292	804,245	208.5%
2010	633,065	889,701	844,095	273.9%
2011	646,871	1,011,640	958,027	304.5%
2012	770,140	295,732	698,717	129.1%
Total	10,613,318	5,551,559	11,019,042	156.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	215.45	205.03	194.60	18-44	15.64	14.77	13.03
45-49	257.15	243.25	229.35	45-49	18.24	17.38	15.64
50-54	304.06	286.69	267.58	50-54	20.85	19.98	18.24
55	403.10	377.04	349.24	55	26.93	26.06	24.33
56	429.16	403.10	373.56	56	29.54	27.80	26.06
57	456.96	429.16	397.89	57	31.28	29.54	27.80
58	486.50	455.23	423.95	58	33.01	31.28	29.54
59	517.78	484.76	451.75	59	35.62	33.01	30.41
60	549.05	516.04	481.29	60	37.36	34.75	32.14
61	587.28	552.53	514.30	61	39.96	37.36	34.75
62	627.24	589.01	549.05	62	42.57	39.96	37.36
63	668.94	628.98	587.28	63	45.18	42.57	39.96
64	714.11	670.68	627.24	64	48.65	46.04	42.57
65	761.03	715.85	668.94	65	51.26	48.65	45.18
66	835.74	787.09	734.96	66	56.47	53.86	49.52
67	917.40	863.54	807.94	67	61.68	59.08	54.73
68	1,006.01	946.94	886.13	68	67.76	64.29	59.94
69	1,105.05	1,039.03	973.00	69	73.84	70.37	65.16
70	1,211.04	1,139.80	1,066.83	70	80.79	76.45	71.24
71	1,348.30	1,268.38	1,186.71	71	90.35	85.14	79.93
72	1,497.73	1,410.85	1,320.50	72	100.78	94.69	88.61
73	1,666.26	1,567.23	1,468.19	73	112.07	105.99	99.04
74	1,852.18	1,742.71	1,631.51	74	124.23	117.28	109.46

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,058.94	1,937.31	1,813.95	75	138.13	130.31	121.63
76	2,317.83	2,180.56	2,041.56	76	155.51	146.82	137.26
77	2,607.99	2,453.35	2,296.98	77	175.49	165.06	154.64
78	2,934.64	2,760.89	2,585.40	78	197.21	185.04	173.75
79	3,301.25	3,106.65	2,908.58	79	221.53	208.50	195.47
80		3,494.11	3,271.71	80	248.46	233.69	218.93
81		3,931.96	3,681.76	81	279.74	263.23	246.73
82		4,423.68	4,142.20	82	314.49	296.24	277.13
83		4,976.20	4,659.98	83	354.45	333.60	311.88
84		5,599.96	5,242.04	84	397.89	375.30	350.98
				85	447.41	421.34	394.41
				86	503.88	474.34	443.93
				87	566.43	533.41	499.53
				88	637.66	600.31	562.08
				89	716.72	675.02	632.45
				90	807.07	759.29	711.51
				91	907.84	854.85	800.12
				92	1,020.78	961.71	900.03
				93	1,148.49	1,081.59	1,012.09
				94	1,291.83	1,216.25	1,138.93
				95	1,453.42	1,368.28	1,281.41
				96	1,634.99	1,539.43	1,441.26
				97	1,839.14	1,732.29	1,621.09
				98	2,069.36	1,948.61	1,824.38
				99	2,327.38	2,191.86	2,051.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	257.15	244.99	231.09	18-44	18.24	17.38	15.64
45-49	305.80	291.90	274.53	45-49	21.72	20.85	19.11
50-54	363.14	344.03	324.91	50-54	25.19	23.46	21.72
55	481.29	451.75	420.48	55	32.14	30.41	28.67
56	514.30	483.03	450.01	56	34.75	33.01	31.28
57	547.31	514.30	479.55	57	37.36	34.75	33.01
58	582.06	549.05	512.56	58	39.09	37.36	34.75
59	620.29	583.80	545.58	59	41.70	39.96	37.36
60	660.25	622.03	582.06	60	44.31	41.70	39.09
61	705.43	663.73	622.03	61	47.78	45.18	41.70
62	752.34	708.90	661.99	62	50.39	47.78	45.18
63	802.73	755.81	707.16	63	53.86	51.26	47.78
64	856.59	806.20	754.08	64	57.34	53.86	51.26
65	912.19	858.33	802.73	65	60.81	57.34	53.86
66	1,004.28	943.46	882.65	66	67.76	63.42	59.94
67	1,103.31	1,037.29	971.26	67	73.84	70.37	66.03
68	1,212.78	1,139.80	1,066.83	68	81.66	77.32	72.11
69	1,332.66	1,252.74	1,172.81	69	89.48	85.14	79.06
70	1,462.98	1,376.10	1,287.49	70	98.17	92.96	86.88
71	1,634.99	1,539.43	1,440.39	71	110.33	104.25	97.30
72	1,827.85	1,720.13	1,610.66	72	122.49	116.41	108.59
73	2,041.56	1,921.68	1,800.05	73	137.26	129.44	120.76
74	2,281.34	2,147.55	2,013.76	74	152.90	144.21	135.53

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,548.91	2,399.49	2,250.06	75	170.28	160.72	150.29
76	2,868.61	2,700.08	2,531.54	76	191.99	181.57	169.41
77	3,228.28	3,037.15	2,847.76	77	216.32	204.16	191.13
78	3,631.38	3,417.66	3,203.95	78	242.38	229.35	214.58
79	4,084.86	3,845.09	3,603.58	79	272.79	258.02	241.51
				80	306.67	289.29	271.05
				81	345.76	325.78	304.93
				82	388.33	366.61	343.16
				83	436.98	411.79	386.59
				84	491.71	463.04	434.38
				85	552.53	520.38	488.24
				86	622.03	585.54	549.92
				87	699.34	659.38	618.55
				88	787.09	741.04	695.87
				89	885.26	834.00	782.74
				90	996.46	938.25	880.04
				91	1,120.69	1,055.53	990.38
				92	1,260.56	1,187.58	1,113.74
				93	1,417.80	1,335.27	1,252.74
				94	1,595.03	1,502.94	1,409.98
				95	1,794.84	1,690.59	1,585.47
				96	2,018.98	1,901.69	1,784.41
				97	2,270.91	2,138.86	2,006.81
				98	2,554.99	2,406.44	2,257.88
				99	2,874.69	2,707.03	2,540.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	330.13	311.01	291.90	18-44	22.59	21.72	19.98
45-49	394.41	370.09	347.50	45-49	27.80	26.06	24.33
50-54	467.39	439.59	411.79	50-54	32.14	30.41	28.67
55	611.60	575.11	536.89	55	40.83	39.09	36.49
56	653.30	613.34	573.38	56	44.31	41.70	39.09
57	695.00	653.30	609.86	57	46.91	45.18	41.70
58	741.91	696.74	649.83	58	50.39	47.78	44.31
59	790.56	741.91	693.26	59	52.99	51.26	47.78
60	840.95	788.83	736.70	60	56.47	53.86	50.39
61	896.55	842.69	788.83	61	60.81	58.21	53.86
62	955.63	898.29	842.69	62	65.16	61.68	57.34
63	1,018.18	959.10	900.03	63	69.50	65.16	60.81
64	1,085.94	1,023.39	962.58	64	73.84	69.50	65.16
65	1,155.44	1,091.15	1,026.86	65	78.19	73.84	68.63
66	1,277.06	1,205.83	1,132.85	66	86.88	81.66	76.45
67	1,410.85	1,330.93	1,249.26	67	95.56	90.35	84.27
68	1,558.54	1,468.19	1,377.84	68	105.12	99.04	92.96
69	1,723.60	1,621.09	1,518.58	69	115.54	109.46	102.51
70	1,902.56	1,787.89	1,673.21	70	126.84	119.89	112.94
71	2,135.39	2,008.55	1,879.98	71	142.48	134.66	126.84
72	2,397.75	2,255.28	2,112.80	72	160.72	151.16	142.48
73	2,689.65	2,531.54	2,371.69	73	179.83	170.28	159.85
74	3,018.04	2,842.55	2,665.33	74	202.42	191.13	178.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,386.39	3,190.05	2,991.98	75	226.74	213.71	200.68
76	3,810.34	3,589.68	3,369.01	76	255.41	240.64	225.88
77	4,286.41	4,039.69	3,791.23	77	287.56	271.05	254.54
78	4,823.30	4,545.30	4,267.30	78	323.18	304.93	285.82
79	5,426.21	5,115.20	4,802.45	79	363.14	342.29	321.44
				80	408.31	384.86	360.53
				81	459.57	433.51	405.71
				82	516.91	487.37	456.96
				83	581.19	548.18	513.43
				84	654.17	615.94	577.72
				85	734.96	692.39	649.83
				86	827.05	779.27	731.49
				87	930.43	876.57	822.71
				88	1,046.84	986.03	926.09
				89	1,178.03	1,109.39	1,041.63
				90	1,324.84	1,248.39	1,171.08
				91	1,490.78	1,403.90	1,317.89
				92	1,676.69	1,579.39	1,482.09
				93	1,886.06	1,776.59	1,668.00
				94	2,121.49	1,998.99	1,876.50
				95	2,387.33	2,249.19	2,110.19
				96	2,685.31	2,529.80	2,374.29
				97	3,020.64	2,846.03	2,671.41
				98	3,398.55	3,202.21	3,005.01
				99	3,823.37	3,601.84	3,380.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.43	406.58	385.73	18-44	28.67	27.80	26.06
45-49	507.35	483.03	456.96	45-49	34.75	33.01	31.28
50-54	599.44	569.90	540.36	50-54	40.83	39.09	37.36
55	787.09	750.60	714.11	55	53.86	51.26	48.65
56	840.95	802.73	762.76	56	57.34	54.73	52.13
57	898.29	856.59	813.15	57	61.68	58.21	55.60
58	960.84	913.93	865.28	58	65.16	62.55	59.08
59	1,025.13	974.74	922.61	59	69.50	66.89	63.42
60	1,094.63	1,039.03	983.43	60	72.98	70.37	66.89
61	1,167.60	1,108.53	1,051.19	61	78.19	75.58	71.24
62	1,244.05	1,183.24	1,122.43	62	83.40	79.93	76.45
63	1,323.98	1,261.43	1,197.14	63	88.61	85.14	80.79
64	1,410.85	1,344.83	1,278.80	64	94.69	91.22	86.01
65	1,502.94	1,433.44	1,363.94	65	100.78	96.43	91.22
66	1,657.58	1,581.13	1,502.94	66	111.20	106.86	100.78
67	1,827.85	1,742.71	1,655.84	67	122.49	117.28	111.20
68	2,015.50	1,919.94	1,824.38	68	134.66	129.44	122.49
69	2,222.26	2,116.28	2,010.29	69	148.56	142.48	135.53
70	2,448.14	2,331.73	2,213.58	70	163.33	156.38	148.56
71	2,738.30	2,609.73	2,477.68	71	183.31	175.49	166.80
72	3,063.21	2,919.00	2,773.05	72	205.03	196.34	185.91
73	3,426.35	3,264.76	3,103.18	73	229.35	218.93	208.50
74	3,831.19	3,652.23	3,473.26	74	256.28	244.99	232.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,284.68	4,084.86	3,885.05	75	286.69	273.66	259.76
76	4,821.56	4,597.43	4,373.29	76	323.18	308.41	292.77
77	5,424.48	5,172.54	4,920.60	77	363.14	346.63	329.26
78	6,103.84	5,820.63	5,535.68	78	408.31	389.20	370.09
79	6,868.34	6,548.64	6,228.94	79	459.57	437.85	416.13
				80	516.04	491.71	467.39
				81	581.19	553.39	526.46
				82	653.30	622.89	592.49
				83	734.96	700.21	666.33
				84	827.05	787.96	749.73
				85	929.56	886.13	842.69
				86	1,045.98	997.33	948.68
				87	1,177.16	1,121.56	1,066.83
				88	1,323.98	1,262.29	1,200.61
				89	1,489.04	1,419.54	1,350.04
				90	1,675.82	1,597.63	1,518.58
				91	1,885.19	1,796.58	1,708.83
				92	2,120.62	2,021.58	1,922.54
				93	2,385.59	2,274.39	2,162.32
				94	2,683.57	2,558.47	2,432.50
				95	3,018.91	2,878.17	2,736.56
				96	3,395.94	3,237.83	3,078.85
				97	3,820.76	3,642.67	3,463.71
				98	4,298.58	4,097.89	3,896.34
				99	4,835.46	4,609.59	4,383.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	425.69	399.63	373.56	18-44	28.67	26.93	25.19
45-49	503.88	472.60	441.33	45-49	33.88	32.14	30.41
50-54	594.23	557.74	519.51	50-54	39.96	38.23	35.62
55	750.60	707.16	661.99	55	50.39	47.78	44.31
56	792.30	747.13	700.21	56	53.86	51.26	47.78
57	837.48	788.83	738.44	57	56.47	53.86	50.39
58	884.39	832.26	778.40	58	59.94	57.34	52.99
59	933.04	879.18	821.84	59	63.42	59.94	56.47
60	983.43	926.09	867.01	60	66.89	63.42	59.08
61	1,040.76	979.95	919.14	61	71.24	66.89	62.55
62	1,101.58	1,037.29	971.26	62	74.71	71.24	66.03
63	1,165.86	1,098.10	1,028.60	63	79.06	74.71	69.50
64	1,233.63	1,162.39	1,087.68	64	83.40	79.06	73.84
65	1,304.86	1,228.41	1,150.23	65	87.74	82.53	77.32
66	1,414.33	1,330.93	1,247.53	66	95.56	89.48	84.27
67	1,532.48	1,442.13	1,350.04	67	103.38	97.30	91.22
68	1,659.31	1,562.01	1,462.98	68	112.07	105.12	98.17
69	1,796.58	1,692.33	1,584.60	69	120.76	113.81	105.99
70	1,946.00	1,831.33	1,716.65	70	130.31	122.49	114.68
71	2,135.39	2,010.29	1,883.45	71	143.34	134.66	125.97
72	2,342.15	2,203.15	2,064.15	72	157.24	147.69	138.13
73	2,569.76	2,416.86	2,263.96	73	172.01	162.46	152.03
74	2,818.23	2,651.43	2,482.89	74	189.39	178.09	166.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,091.01	2,906.84	2,720.93	75	206.76	194.60	182.44
76	3,478.48	3,271.71	3,063.21	76	232.83	218.93	205.89
77	3,914.59	3,681.76	3,445.46	77	261.49	246.73	231.09
78	4,404.56	4,142.20	3,878.10	78	294.51	277.13	259.76
79	4,955.35	4,659.98	4,362.86	79	330.99	311.88	292.77
80		5,242.04	4,908.44	80		350.11	328.39
81		5,898.81	5,523.51	81		394.41	370.09
82		6,635.51	6,215.04	82		443.06	416.13
83		7,464.30	6,993.44	83		498.66	467.39
84		8,397.34	7,869.14	84		561.21	525.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	514.30	484.76	455.23	18-44	35.62	33.88	31.28
45-49	611.60	575.11	538.63	45-49	41.70	39.96	37.36
50-54	726.28	681.10	635.93	50-54	48.65	46.04	43.44
55	924.35	872.23	820.10	55	62.55	59.08	54.73
56	978.21	922.61	867.01	56	66.03	62.55	58.21
57	1,033.81	974.74	915.66	57	70.37	66.03	61.68
58	1,092.89	1,030.34	966.05	58	73.84	69.50	65.16
59	1,155.44	1,087.68	1,019.91	59	78.19	73.84	68.63
60	1,219.73	1,148.49	1,075.51	60	81.66	77.32	72.11
61	1,289.23	1,214.51	1,138.06	61	86.88	82.53	76.45
62	1,362.20	1,282.28	1,202.35	62	92.09	86.88	80.79
63	1,438.65	1,355.25	1,270.11	63	96.43	91.22	85.14
64	1,518.58	1,431.70	1,343.09	64	102.51	96.43	90.35
65	1,603.71	1,511.63	1,417.80	65	107.73	101.64	94.69
66	1,740.98	1,641.94	1,539.43	66	117.28	110.33	103.38
67	1,890.40	1,780.94	1,669.74	67	127.71	119.89	112.07
68	2,051.99	1,932.10	1,812.21	68	138.13	130.31	121.63
69	2,227.48	2,097.16	1,965.11	69	150.29	141.61	132.05
70	2,416.86	2,274.39	2,131.91	70	162.46	152.90	143.34
71	2,656.64	2,500.26	2,343.89	71	178.96	168.54	158.11
72	2,920.74	2,748.73	2,576.71	72	196.34	185.04	173.75
73	3,210.90	3,021.51	2,832.13	73	215.45	203.29	190.26
74	3,528.86	3,320.36	3,111.86	74	237.17	223.27	209.37
75	3,878.10	3,648.75	3,419.40	75	259.76	244.99	229.35
76	4,364.60	4,105.71	3,848.56	76	292.77	276.26	258.02
77	4,910.18	4,620.01	4,331.59	77	329.26	310.14	290.16
78	5,525.25	5,198.60	4,873.69	78	370.09	348.37	326.65
79	6,216.78	5,850.16	5,483.55	79	416.13	391.81	367.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	686.31	646.35	606.39	18-44	46.04	43.44	40.83
45-49	807.94	762.76	715.85	45-49	54.73	52.13	48.65
50-54	948.68	896.55	842.69	50-54	64.29	60.81	56.47
55	1,235.36	1,164.13	1,091.15	55	82.53	78.19	72.98
56	1,303.13	1,228.41	1,153.70	56	87.74	83.40	77.32
57	1,374.36	1,296.18	1,217.99	57	92.96	87.74	81.66
58	1,450.81	1,367.41	1,285.75	58	98.17	92.09	86.01
59	1,529.00	1,443.86	1,356.99	59	103.38	97.30	91.22
60	1,612.40	1,522.05	1,431.70	60	108.59	102.51	95.56
61	1,704.49	1,608.93	1,511.63	61	114.68	108.59	101.64
62	1,800.05	1,699.28	1,596.76	62	121.63	114.68	106.86
63	1,902.56	1,793.10	1,685.38	63	127.71	120.76	112.94
64	2,008.55	1,893.88	1,779.20	64	134.66	127.71	119.02
65	2,121.49	1,999.86	1,876.50	65	141.61	133.79	125.10
66	2,309.14	2,177.09	2,043.30	66	154.64	145.95	136.39
67	2,514.16	2,368.21	2,222.26	67	168.54	158.98	148.56
68	2,734.83	2,578.45	2,418.60	68	183.31	172.88	162.46
69	2,976.34	2,804.33	2,632.31	69	199.81	188.52	176.36
70	3,238.70	3,051.05	2,863.40	70	217.19	205.03	191.99
71	3,568.83	3,362.06	3,155.30	71	239.78	225.88	211.98
72	3,930.23	3,702.61	3,475.00	72	263.23	248.46	232.83
73	4,328.11	4,077.91	3,827.71	73	290.16	273.66	256.28
74	4,767.70	4,491.44	4,215.18	74	319.70	301.46	282.34
75	5,250.73	4,946.66	4,642.60	75	350.98	330.99	310.14
76	5,909.24	5,566.95	5,224.66	76	395.28	372.69	349.24
77	6,647.68	6,263.69	5,877.96	77	444.80	418.74	392.68
78	7,479.94	7,047.30	6,612.93	78	499.53	470.86	442.19
79	8,416.45	7,928.21	7,439.98	79	562.08	529.94	496.93

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	884.39	846.16	806.20	18-44	59.94	57.34	53.86
45-49	1,058.14	1,009.49	960.84	45-49	71.24	68.63	64.29
50-54	1,263.16	1,204.09	1,143.28	50-54	84.27	80.79	76.45
55	1,626.30	1,548.11	1,468.19	55	108.59	104.25	99.04
56	1,716.65	1,634.99	1,551.59	56	114.68	110.33	105.12
57	1,812.21	1,725.34	1,638.46	57	121.63	116.41	110.33
58	1,912.99	1,822.64	1,728.81	58	128.58	122.49	116.41
59	2,018.98	1,923.41	1,826.11	59	135.53	129.44	123.36
60	2,130.18	2,029.40	1,926.89	60	142.48	136.39	129.44
61	2,250.06	2,142.34	2,036.35	61	151.16	144.21	137.26
62	2,373.43	2,262.23	2,149.29	62	158.98	152.03	144.21
63	2,505.48	2,387.33	2,269.18	63	167.67	160.72	152.90
64	2,644.48	2,521.11	2,396.01	64	177.23	169.41	160.72
65	2,790.43	2,660.11	2,529.80	65	186.78	178.09	169.41
66	3,031.94	2,889.46	2,748.73	66	203.29	193.73	184.18
67	3,292.56	3,137.93	2,983.29	67	220.66	210.24	199.81
68	3,574.04	3,407.24	3,240.44	68	238.91	228.48	217.19
69	3,881.58	3,700.88	3,518.44	69	259.76	247.59	235.43
70	4,215.18	4,017.10	3,819.03	70	281.48	268.44	255.41
71	4,628.70	4,411.51	4,194.33	71	309.28	295.38	280.61
72	5,080.45	4,844.15	4,606.11	72	339.68	324.04	308.41
73	5,577.38	5,318.49	5,057.86	73	372.69	355.32	337.94
74	6,122.95	5,838.00	5,554.79	74	409.18	390.94	370.96
75	6,720.65	6,409.64	6,098.63	75	449.14	428.29	406.58
76	7,561.60	7,212.36	6,861.39	76	505.61	482.16	457.83
77	8,508.54	8,112.39	7,717.98	77	569.03	542.10	515.17
78	9,571.89	9,127.09	8,682.29	78	639.40	609.86	579.46
79	10,769.03	10,268.63	9,766.49	79	719.33	686.31	652.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	189.39	178.96	166.80	18-44	13.90	13.03	12.16
45-49	220.66	210.24	196.34	45-49	16.51	15.64	13.90
50-54	255.41	243.25	229.35	50-54	18.24	17.38	15.64
55	349.24	326.65	304.06	55	23.46	22.59	20.85
56	373.56	350.98	326.65	56	25.19	24.33	22.59
57	399.63	375.30	347.50	57	26.93	26.06	24.33
58	427.43	399.63	371.83	58	29.54	27.80	26.06
59	456.96	427.43	397.89	59	31.28	29.54	27.80
60	488.24	456.96	423.95	60	33.01	31.28	29.54
61	522.99	489.98	455.23	61	35.62	33.88	32.14
62	561.21	524.73	488.24	62	38.23	36.49	33.88
63	599.44	562.95	524.73	63	40.83	38.23	36.49
64	641.14	602.91	562.95	64	43.44	40.83	39.09
65	686.31	644.61	602.91	65	46.04	43.44	40.83
66	752.34	707.16	660.25	66	51.26	47.78	45.18
67	823.58	773.19	722.80	67	55.60	52.99	49.52
68	900.03	846.16	792.30	68	60.81	57.34	53.86
69	985.16	926.09	867.01	69	66.89	63.42	59.08
70	1,077.25	1,012.96	948.68	70	72.98	68.63	64.29
71	1,202.35	1,131.11	1,059.88	71	81.66	77.32	72.11
72	1,341.35	1,261.43	1,181.50	72	91.22	86.01	79.93
73	1,497.73	1,407.38	1,318.76	73	101.64	95.56	89.48
74	1,669.74	1,570.70	1,471.66	74	112.94	105.99	99.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,862.60	1,751.40	1,640.20	75	125.10	118.15	110.33
76	2,097.16	1,972.06	1,846.96	76	140.74	132.92	124.23
77	2,359.53	2,218.79	2,079.79	77	158.98	149.43	139.87
78	2,653.16	2,496.79	2,340.41	78	178.09	168.54	157.24
79	2,986.76	2,811.28	2,634.05	79	200.68	189.39	176.36
80		3,162.25	2,964.18	80	225.01	211.98	198.08
81		3,558.40	3,336.00	81	253.68	238.91	223.27
82		4,003.20	3,751.26	82	284.95	268.44	251.07
83		4,503.60	4,220.39	83	320.57	302.33	282.34
84		5,066.55	4,746.85	84	360.53	339.68	317.96
				85	404.84	381.38	357.06
				86	456.09	429.16	402.23
				87	512.56	483.03	452.62
				88	576.85	543.84	509.09
				89	648.96	611.60	572.51
				90	729.75	688.05	643.74
				91	820.97	773.19	724.54
				92	923.48	870.49	814.89
				93	1,039.03	979.08	916.53
				94	1,169.34	1,101.58	1,031.21
				95	1,315.29	1,238.84	1,159.78
				96	1,479.48	1,393.48	1,304.86
				97	1,664.53	1,568.09	1,468.19
				98	1,872.16	1,763.56	1,651.49
				99	2,105.85	1,984.23	1,857.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	218.93	205.03	191.13	18-44	15.64	14.77	13.90
45-49	258.89	243.25	227.61	45-49	18.24	17.38	16.51
50-54	302.33	284.95	267.58	50-54	20.85	19.98	18.24
55	417.00	389.20	361.40	55	27.80	26.93	25.19
56	446.54	417.00	387.46	56	30.41	29.54	26.93
57	476.08	446.54	415.26	57	32.14	31.28	28.67
58	509.09	477.81	444.80	58	34.75	33.01	31.28
59	543.84	510.83	476.08	59	37.36	35.62	33.01
60	580.33	545.58	509.09	60	39.09	37.36	34.75
61	622.03	583.80	545.58	61	42.57	39.96	37.36
62	665.46	625.50	583.80	62	45.18	43.44	39.96
63	710.64	668.94	623.76	63	48.65	46.04	42.57
64	761.03	715.85	668.94	64	51.26	49.52	46.04
65	813.15	764.50	714.11	65	54.73	52.13	48.65
66	894.81	842.69	787.09	66	60.81	57.34	53.86
67	985.16	926.09	867.01	67	66.89	63.42	59.08
68	1,084.20	1,019.91	953.89	68	72.98	69.50	64.29
69	1,191.93	1,122.43	1,049.45	69	79.93	75.58	71.24
70	1,310.08	1,233.63	1,155.44	70	87.74	82.53	77.32
71	1,464.71	1,379.58	1,292.70	71	98.17	92.96	86.88
72	1,638.46	1,542.90	1,445.60	72	110.33	104.25	97.30
73	1,831.33	1,725.34	1,615.88	73	123.36	116.41	108.59
74	2,046.78	1,928.63	1,807.00	74	138.13	130.31	121.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,288.29	2,154.50	2,020.71	75	153.77	145.08	135.53
76	2,576.71	2,425.55	2,274.39	76	173.75	163.33	152.90
77	2,898.15	2,729.61	2,559.34	77	194.60	184.18	172.01
78	3,261.29	3,070.16	2,879.04	78	218.93	206.76	193.73
79	3,671.34	3,455.89	3,238.70	79	245.86	231.96	217.19
				80	276.26	260.63	244.12
				81	311.01	293.64	274.53
				82	350.11	330.13	309.28
				83	393.54	370.96	347.50
				84	442.19	417.00	390.94
				85	496.93	468.26	438.72
				86	559.48	527.33	494.32
				87	628.98	593.36	556.00
				88	708.03	667.20	625.50
				89	796.64	750.60	702.82
				90	895.68	844.43	791.43
				91	1,007.75	949.54	889.60
				92	1,133.72	1,068.56	1,000.80
				93	1,275.33	1,201.48	1,125.90
				94	1,435.18	1,351.78	1,266.64
				95	1,614.14	1,521.18	1,424.75
				96	1,815.69	1,711.44	1,602.84
				97	2,042.43	1,925.15	1,803.53
				98	2,297.84	2,165.79	2,028.53
				99	2,585.40	2,435.98	2,282.21

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	271.05	253.68	234.56	18-44	18.24	17.38	16.51
45-49	317.96	298.85	279.74	45-49	22.59	20.85	19.98
50-54	370.09	350.98	331.86	50-54	26.06	24.33	22.59
55	522.99	495.19	465.65	55	35.62	33.88	31.28
56	561.21	529.94	498.66	56	38.23	36.49	33.88
57	599.44	566.43	531.68	57	40.83	39.09	36.49
58	641.14	604.65	566.43	58	43.44	41.70	39.09
59	686.31	646.35	604.65	59	46.91	44.31	41.70
60	733.23	689.79	644.61	60	49.52	46.91	44.31
61	785.35	738.44	691.53	61	52.99	50.39	47.78
62	839.21	790.56	741.91	62	57.34	53.86	50.39
63	896.55	846.16	794.04	63	60.81	57.34	53.86
64	959.10	906.98	851.38	64	65.16	61.68	57.34
65	1,025.13	969.53	912.19	65	69.50	65.16	60.81
66	1,134.59	1,072.04	1,009.49	66	77.32	72.11	67.76
67	1,256.21	1,184.98	1,113.74	67	85.14	79.93	74.71
68	1,388.26	1,310.08	1,230.15	68	93.83	88.61	82.53
69	1,535.95	1,449.08	1,360.46	69	103.38	98.17	91.22
70	1,699.28	1,600.24	1,501.20	70	113.81	107.73	100.78
71	1,907.78	1,796.58	1,685.38	71	127.71	121.63	113.81
72	2,140.60	2,017.24	1,892.14	72	143.34	135.53	126.84
73	2,402.96	2,262.23	2,123.23	73	161.59	152.03	142.48
74	2,696.60	2,540.23	2,383.85	74	180.70	171.14	159.85

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,024.99	2,849.50	2,674.01	75	202.42	191.13	178.96
76	3,405.50	3,207.43	3,009.35	76	228.48	215.45	201.55
77	3,831.19	3,608.79	3,386.39	77	256.28	242.38	226.74
78	4,312.48	4,060.54	3,810.34	78	288.43	271.92	255.41
79	4,852.84	4,569.63	4,286.41	79	324.04	305.80	286.69
				80	364.01	343.16	322.31
				81	410.05	386.59	363.14
				82	461.31	434.38	408.31
				83	518.64	489.11	458.70
				84	583.80	549.92	516.04
				85	655.91	618.55	580.33
				86	738.44	695.87	653.30
				87	830.53	783.61	734.96
				88	933.91	880.91	827.05
				89	1,051.19	991.24	930.43
				90	1,182.37	1,115.48	1,045.98
				91	1,330.06	1,254.48	1,177.16
				92	1,495.99	1,410.85	1,323.98
				93	1,683.64	1,587.21	1,489.04
				94	1,893.88	1,786.15	1,675.82
				95	2,130.18	2,009.42	1,885.19
				96	2,396.88	2,260.49	2,120.62
				97	2,695.73	2,542.83	2,385.59
				98	3,032.81	2,860.79	2,683.57
				99	3,412.45	3,217.85	3,018.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	345.76	326.65	307.54	18-44	23.46	22.59	21.72
45-49	415.26	392.68	370.09	45-49	28.67	27.80	26.06
50-54	495.19	469.13	443.06	50-54	33.01	32.14	30.41
55	677.63	646.35	615.08	55	46.04	44.31	41.70
56	724.54	691.53	658.51	56	49.52	47.78	45.18
57	774.93	738.44	703.69	57	52.99	51.26	47.78
58	827.05	788.83	750.60	58	56.47	54.73	51.26
59	884.39	842.69	802.73	59	60.81	58.21	54.73
60	943.46	900.03	856.59	60	64.29	61.68	58.21
61	1,011.23	964.31	917.40	61	68.63	66.03	62.55
62	1,082.46	1,032.08	981.69	62	73.84	70.37	66.89
63	1,158.91	1,105.05	1,049.45	63	78.19	75.58	71.24
64	1,242.31	1,183.24	1,122.43	64	83.40	79.93	76.45
65	1,329.19	1,264.90	1,200.61	65	88.61	85.14	80.79
66	1,464.71	1,395.21	1,323.98	66	98.17	93.83	89.48
67	1,614.14	1,537.69	1,459.50	67	107.73	103.38	98.17
68	1,779.20	1,694.06	1,608.93	68	119.02	114.68	108.59
69	1,961.64	1,867.81	1,772.25	69	131.18	125.97	119.89
70	2,159.71	2,057.20	1,952.95	70	144.21	138.13	131.18
71	2,418.60	2,305.66	2,189.25	71	161.59	154.64	146.82
72	2,707.03	2,581.93	2,453.35	72	181.57	173.75	165.06
73	3,031.94	2,891.20	2,748.73	73	203.29	193.73	184.18
74	3,393.34	3,236.96	3,078.85	74	227.61	217.19	205.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,798.18	3,624.43	3,448.94	75	254.54	242.38	230.22
76	4,274.25	4,077.91	3,879.84	76	286.69	272.79	259.76
77	4,809.40	4,588.74	4,364.60	77	322.31	307.54	291.90
78	5,412.31	5,162.11	4,910.18	78	362.27	345.76	328.39
79	6,089.94	5,808.46	5,523.51	79	407.44	389.20	369.22
				80	457.83	436.98	415.26
				81	515.17	491.71	467.39
				82	579.46	553.39	525.59
				83	652.43	622.03	590.75
				84	733.23	699.34	664.59
				85	824.44	786.22	747.13
				86	927.83	885.26	840.95
				87	1,044.24	995.59	946.07
				88	1,174.55	1,119.82	1,064.22
				89	1,321.37	1,259.69	1,197.14
				90	1,486.43	1,416.93	1,346.56
				91	1,671.48	1,594.16	1,515.10
				92	1,880.84	1,793.97	1,704.49
				93	2,115.41	2,018.11	1,917.33
				94	2,380.38	2,270.04	2,157.11
				95	2,677.49	2,553.26	2,426.42
				96	3,011.96	2,872.96	2,729.61
				97	3,388.99	3,231.75	3,071.03
				98	3,812.08	3,635.72	3,455.02
				99	4,289.02	4,090.08	3,886.79

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	359.66	340.55	321.44	18-44	25.19	23.46	21.72
45-49	425.69	401.36	378.78	45-49	30.41	28.67	26.06
50-54	500.40	472.60	443.06	50-54	34.75	33.01	30.41
55	661.99	622.03	582.06	55	44.31	41.70	39.09
56	700.21	658.51	616.81	56	47.78	44.31	41.70
57	741.91	696.74	651.56	57	50.39	46.91	44.31
58	783.61	736.70	689.79	58	52.99	50.39	46.91
59	828.79	780.14	728.01	59	56.47	52.99	49.52
60	875.70	823.58	769.71	60	59.08	55.60	52.13
61	927.83	872.23	814.89	61	62.55	59.08	55.60
62	983.43	924.35	863.54	62	66.89	62.55	59.08
63	1,040.76	978.21	913.93	63	70.37	66.03	62.55
64	1,101.58	1,035.55	966.05	64	74.71	70.37	66.03
65	1,165.86	1,094.63	1,021.65	65	78.19	73.84	69.50
66	1,264.90	1,188.45	1,110.26	66	85.14	80.79	75.58
67	1,370.89	1,289.23	1,204.09	67	92.09	86.88	81.66
68	1,487.30	1,398.69	1,306.60	68	99.91	94.69	88.61
69	1,612.40	1,516.84	1,417.80	69	108.59	102.51	95.56
70	1,747.93	1,643.68	1,537.69	70	117.28	110.33	103.38
71	1,919.94	1,805.26	1,688.85	71	129.44	121.63	113.81
72	2,107.59	1,980.75	1,853.91	72	141.61	132.92	125.10
73	2,312.61	2,173.61	2,034.61	73	154.64	145.95	137.26
74	2,538.49	2,385.59	2,232.69	74	170.28	160.72	150.29

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,785.21	2,618.41	2,449.88	75	185.91	175.49	164.19
76	3,134.45	2,946.80	2,757.41	76	209.37	198.08	185.04
77	3,525.39	3,315.15	3,103.18	77	235.43	222.40	208.50
78	3,964.98	3,728.68	3,492.38	78	264.97	250.20	233.69
79	4,458.43	4,194.33	3,928.49	79	298.85	280.61	263.23
80		4,717.31	4,420.20	80		315.36	295.38
81		5,308.06	4,974.46	81		355.32	332.73
82		5,973.53	5,596.49	82		399.63	374.43
83		6,720.65	6,296.70	83		449.14	420.48
84		7,561.60	7,085.53	84		505.61	473.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	439.59	413.53	387.46	18-44	29.54	27.80	26.06
45-49	519.51	489.98	458.70	45-49	35.62	33.01	31.28
50-54	611.60	576.85	542.10	50-54	41.70	39.09	36.49
55	806.20	761.03	715.85	55	54.73	51.26	47.78
56	854.85	806.20	759.29	56	58.21	54.73	51.26
57	905.24	854.85	802.73	57	61.68	57.34	53.86
58	959.10	903.50	849.64	58	65.16	60.81	57.34
59	1,016.44	957.36	898.29	59	68.63	64.29	59.94
60	1,075.51	1,012.96	950.41	60	72.11	67.76	63.42
61	1,139.80	1,073.78	1,007.75	61	76.45	72.11	67.76
62	1,205.83	1,136.33	1,065.09	62	80.79	76.45	71.24
63	1,277.06	1,202.35	1,127.64	63	86.01	80.79	75.58
64	1,351.78	1,273.59	1,193.66	64	90.35	86.01	79.93
65	1,429.96	1,346.56	1,263.16	65	95.56	90.35	84.27
66	1,553.33	1,462.98	1,372.63	66	104.25	98.17	92.09
67	1,687.11	1,588.08	1,490.78	67	112.94	106.86	99.91
68	1,831.33	1,725.34	1,619.35	68	123.36	116.41	108.59
69	1,987.70	1,873.03	1,758.35	69	133.79	125.97	118.15
70	2,157.98	2,032.88	1,907.78	70	145.08	136.39	127.71
71	2,375.16	2,236.16	2,098.90	71	159.85	150.29	140.74
72	2,611.46	2,460.30	2,305.66	72	175.49	165.06	154.64
73	2,872.09	2,705.29	2,535.01	73	192.86	181.57	170.28
74	3,160.51	2,974.60	2,786.95	74	211.98	199.81	186.78
75	3,475.00	3,269.98	3,063.21	75	231.96	218.93	205.03
76	3,909.38	3,680.03	3,447.20	76	261.49	246.73	231.09
77	4,399.35	4,140.46	3,878.10	77	293.64	277.13	259.76
78	4,948.40	4,656.50	4,364.60	78	330.99	311.88	291.90
79	5,566.95	5,240.30	4,910.18	79	371.83	350.11	328.39

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	561.21	529.94	496.93	18-44	38.23	36.49	33.88
45-49	670.68	632.45	592.49	45-49	46.04	43.44	40.83
50-54	799.25	752.34	705.43	50-54	53.86	51.26	47.78
55	1,068.56	1,002.54	936.51	55	71.24	67.76	63.42
56	1,131.11	1,061.61	992.11	56	75.58	72.11	67.76
57	1,195.40	1,122.43	1,049.45	57	79.93	76.45	71.24
58	1,264.90	1,188.45	1,112.00	58	85.14	80.79	75.58
59	1,337.88	1,257.95	1,176.29	59	89.48	85.14	79.93
60	1,414.33	1,329.19	1,244.05	60	94.69	89.48	84.27
61	1,497.73	1,409.11	1,320.50	61	100.78	95.56	89.48
62	1,586.34	1,492.51	1,398.69	62	106.86	100.78	94.69
63	1,680.16	1,581.13	1,483.83	63	112.94	106.86	99.91
64	1,777.46	1,674.95	1,572.44	64	119.02	112.94	105.99
65	1,881.71	1,773.99	1,666.26	65	125.97	119.02	111.20
66	2,048.51	1,930.36	1,813.95	66	137.26	130.31	121.63
67	2,229.21	2,100.64	1,972.06	67	149.43	141.61	132.05
68	2,427.29	2,286.55	2,145.81	68	162.46	153.77	144.21
69	2,641.00	2,486.36	2,333.46	69	177.23	167.67	156.38
70	2,873.83	2,705.29	2,536.75	70	191.99	181.57	170.28
71	3,167.46	2,983.29	2,797.38	71	211.98	200.68	187.65
72	3,490.64	3,287.35	3,082.33	72	233.69	220.66	206.76
73	3,846.83	3,622.69	3,396.81	73	257.15	243.25	228.48
74	4,239.50	3,992.78	3,744.31	74	283.21	267.58	251.07
75	4,672.14	4,399.35	4,124.83	75	311.88	294.51	276.26
76	5,255.94	4,950.14	4,642.60	76	350.98	331.86	311.01
77	5,912.71	5,568.69	5,222.93	77	395.28	372.69	350.11
78	6,651.15	6,265.43	5,877.96	78	444.80	419.61	393.54
79	7,483.41	7,047.30	6,612.93	79	500.40	471.73	442.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	745.39	708.90	670.68	18-44	50.39	48.65	46.04
45-49	898.29	854.85	807.94	45-49	60.81	58.21	55.60
50-54	1,080.73	1,026.86	971.26	50-54	72.11	69.50	66.03
55	1,421.28	1,356.99	1,292.70	55	95.56	91.22	86.88
56	1,504.68	1,436.91	1,369.15	56	101.64	97.30	92.09
57	1,591.55	1,520.31	1,449.08	57	106.86	102.51	98.17
58	1,683.64	1,607.19	1,532.48	58	112.94	108.59	103.38
59	1,779.20	1,701.01	1,621.09	59	119.89	114.68	109.46
60	1,881.71	1,798.31	1,714.91	60	125.97	120.76	115.54
61	1,989.44	1,900.83	1,812.21	61	133.79	127.71	122.49
62	2,104.11	2,008.55	1,912.99	62	141.61	135.53	129.44
63	2,224.00	2,121.49	2,018.98	63	149.43	142.48	136.39
64	2,349.10	2,241.38	2,131.91	64	158.11	151.16	143.34
65	2,482.89	2,366.48	2,250.06	65	166.80	158.98	151.16
66	2,698.34	2,573.24	2,446.40	66	181.57	172.88	164.19
67	2,932.90	2,795.64	2,658.38	67	197.21	187.65	178.09
68	3,188.31	3,038.89	2,889.46	68	213.71	204.16	193.73
69	3,464.58	3,302.99	3,141.40	69	231.96	221.53	210.24
70	3,763.43	3,587.94	3,412.45	70	251.07	239.78	227.61
71	4,136.99	3,944.13	3,751.26	71	276.26	264.10	250.20
72	4,545.30	4,335.06	4,123.09	72	304.06	290.16	275.39
73	4,995.31	4,764.23	4,531.40	73	333.60	318.83	302.33
74	5,488.76	5,235.09	4,981.41	74	367.48	350.11	332.73
75	6,030.86	5,752.86	5,473.13	75	403.10	383.99	364.88
76	6,786.68	6,473.93	6,157.70	76	453.49	432.64	410.92
77	7,636.31	7,281.86	6,927.41	77	509.96	486.50	462.18
78	8,591.94	8,192.31	7,792.69	78	574.24	547.31	520.38
79	9,667.45	9,217.44	8,767.43	79	645.48	615.08	584.67

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	227.61	217.19	205.03	18-44	16.51	15.64	13.90
45-49	272.79	257.15	241.51	45-49	19.98	19.11	17.38
50-54	324.91	304.06	283.21	50-54	22.59	21.72	19.98
55	422.21	397.89	371.83	55	29.54	27.80	26.06
56	451.75	423.95	396.15	56	31.28	29.54	27.80
57	481.29	451.75	420.48	57	33.88	31.28	29.54
58	514.30	481.29	448.28	58	35.62	33.01	31.28
59	547.31	512.56	476.08	59	37.36	34.75	33.01
60	583.80	545.58	505.61	60	39.09	36.49	33.88
61	622.03	582.06	540.36	61	41.70	39.09	36.49
62	661.99	620.29	576.85	62	45.18	42.57	39.09
63	705.43	660.25	615.08	63	47.78	45.18	41.70
64	750.60	703.69	655.04	64	51.26	48.65	45.18
65	797.51	748.86	698.48	65	53.86	51.26	47.78
66	877.44	823.58	767.98	66	59.08	56.47	52.99
67	962.58	903.50	844.43	67	65.16	61.68	58.21
68	1,056.40	992.11	926.09	68	71.24	67.76	63.42
69	1,160.65	1,089.41	1,018.18	69	78.19	73.84	69.50
70	1,273.59	1,195.40	1,117.21	70	85.14	80.79	75.58
71	1,416.06	1,329.19	1,242.31	71	94.69	90.35	84.27
72	1,575.91	1,478.61	1,381.31	72	105.12	99.91	93.83
73	1,751.40	1,643.68	1,535.95	73	117.28	111.20	104.25
74	1,946.00	1,827.85	1,707.96	74	130.31	123.36	115.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,163.19	2,031.14	1,897.35	75	144.21	136.39	127.71
76	2,432.50	2,284.81	2,137.13	76	162.46	153.77	144.21
77	2,736.56	2,571.50	2,404.70	77	183.31	172.88	161.59
78	3,077.11	2,891.20	2,705.29	78	205.89	194.60	181.57
79	3,459.36	3,252.60	3,045.84	79	231.96	218.06	204.16
80		3,657.44	3,426.35	80	260.63	244.99	229.35
81		4,116.14	3,855.51	81	293.64	276.26	258.02
82		4,632.18	4,338.54	82	330.13	310.14	290.16
83		5,212.50	4,882.38	83	370.96	348.37	326.65
84		5,865.80	5,493.98	84	417.00	391.81	367.48
				85	468.26	440.46	412.66
				86	527.33	496.06	464.78
				87	593.36	557.74	522.99
				88	667.20	627.24	588.14
				89	750.60	706.29	661.12
				90	844.43	794.04	743.65
				91	949.54	893.08	836.61
				92	1,068.56	1,005.14	941.73
				93	1,201.48	1,130.24	1,059.01
				94	1,351.78	1,271.85	1,191.93
				95	1,521.18	1,430.83	1,340.48
				96	1,711.44	1,609.79	1,508.15
				97	1,925.15	1,810.48	1,696.67
				98	2,165.79	2,037.22	1,908.64
				99	2,435.98	2,291.76	2,146.68

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	281.48	262.36	243.25	18-44	19.11	18.24	17.38
45-49	337.08	314.49	290.16	45-49	23.46	22.59	20.85
50-54	399.63	373.56	345.76	50-54	26.93	26.06	24.33
55	507.35	479.55	450.01	55	34.75	33.01	30.41
56	542.10	512.56	479.55	56	37.36	35.62	33.01
57	578.59	545.58	510.83	57	39.96	37.36	34.75
58	616.81	580.33	543.84	58	41.70	39.96	37.36
59	656.78	618.55	578.59	59	44.31	42.57	39.96
60	700.21	658.51	615.08	60	46.91	44.31	41.70
61	747.13	701.95	655.04	61	50.39	47.78	45.18
62	794.04	747.13	696.74	62	53.86	50.39	47.78
63	846.16	794.04	741.91	63	57.34	53.86	51.26
64	900.03	844.43	788.83	64	60.81	57.34	53.86
65	957.36	898.29	839.21	65	64.29	60.81	57.34
66	1,052.93	988.64	924.35	66	71.24	66.89	63.42
67	1,158.91	1,087.68	1,018.18	67	78.19	73.84	69.50
68	1,273.59	1,197.14	1,120.69	68	86.01	80.79	76.45
69	1,400.43	1,317.03	1,235.36	69	94.69	88.61	83.40
70	1,539.43	1,449.08	1,358.73	70	103.38	97.30	91.22
71	1,720.13	1,619.35	1,518.58	71	115.54	109.46	102.51
72	1,921.68	1,808.74	1,695.80	72	129.44	121.63	113.81
73	2,145.81	2,020.71	1,893.88	73	144.21	135.53	127.71
74	2,396.01	2,257.01	2,114.54	74	160.72	151.16	142.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,675.75	2,519.38	2,361.26	75	178.96	168.54	158.11
76	3,011.09	2,835.60	2,656.64	76	201.55	190.26	178.09
77	3,388.13	3,190.05	2,988.50	77	226.74	213.71	200.68
78	3,812.08	3,587.94	3,362.06	78	255.41	240.64	225.88
79	4,289.89	4,036.21	3,782.54	79	286.69	271.05	253.68
				80	322.31	304.06	284.95
				81	363.14	342.29	320.57
				82	408.31	384.86	360.53
				83	458.70	432.64	405.71
				84	516.04	486.50	456.09
				85	580.33	546.44	512.56
				86	653.30	615.08	576.85
				87	734.96	692.39	648.96
				88	827.05	778.40	730.62
				89	930.43	875.70	821.84
				90	1,045.98	985.16	924.35
				91	1,177.16	1,108.53	1,039.89
				92	1,323.98	1,246.66	1,169.34
				93	1,489.04	1,402.16	1,315.29
				94	1,675.82	1,577.65	1,480.35
				95	1,885.19	1,774.86	1,664.53
				96	2,120.62	1,996.39	1,873.03
				97	2,385.59	2,246.59	2,106.72
				98	2,683.57	2,527.19	2,369.95
				99	3,018.91	2,842.55	2,666.19

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.88	344.03	321.44	18-44	24.33	23.46	21.72
45-49	436.11	410.05	383.99	45-49	29.54	28.67	26.06
50-54	521.25	488.24	455.23	50-54	34.75	33.01	31.28
55	648.09	611.60	573.38	55	44.31	41.70	39.09
56	691.53	653.30	611.60	56	47.78	45.18	41.70
57	738.44	696.74	651.56	57	50.39	47.78	44.31
58	787.09	741.91	695.00	58	53.86	50.39	47.78
59	839.21	790.56	740.18	59	56.47	53.86	50.39
60	894.81	842.69	788.83	60	59.94	56.47	52.99
61	953.89	898.29	840.95	61	64.29	60.81	57.34
62	1,014.70	955.63	894.81	62	68.63	65.16	60.81
63	1,078.99	1,016.44	952.15	63	72.98	69.50	64.29
64	1,148.49	1,082.46	1,014.70	64	78.19	73.84	68.63
65	1,221.46	1,150.23	1,078.99	65	82.53	78.19	72.98
66	1,348.30	1,270.11	1,191.93	66	91.22	86.88	80.79
67	1,489.04	1,402.16	1,315.29	67	100.78	94.69	88.61
68	1,641.94	1,548.11	1,452.55	68	110.33	104.25	98.17
69	1,812.21	1,707.96	1,603.71	69	121.63	114.68	107.73
70	1,999.86	1,885.19	1,768.78	70	133.79	125.97	118.15
71	2,246.59	2,118.01	1,985.96	71	150.29	141.61	132.92
72	2,521.11	2,376.90	2,230.95	72	169.41	158.98	149.43
73	2,830.39	2,668.80	2,503.74	73	190.26	178.96	167.67
74	3,177.89	2,995.45	2,811.28	74	212.84	200.68	188.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,567.09	3,362.06	3,155.30	75	238.91	225.01	211.11
76	4,013.63	3,784.28	3,551.45	76	269.31	253.68	238.04
77	4,515.76	4,256.88	3,996.25	77	302.33	284.95	267.58
78	5,080.45	4,790.29	4,496.65	78	340.55	320.57	300.59
79	5,716.38	5,387.99	5,061.34	79	383.12	360.53	337.94
				80	430.03	404.84	379.64
				81	483.89	456.09	427.43
				82	544.71	512.56	481.29
				83	612.47	576.85	541.23
				84	688.92	648.96	608.99
				85	774.06	729.75	684.58
				86	871.36	820.97	770.58
				87	979.95	924.35	867.01
				88	1,102.44	1,039.89	974.74
				89	1,240.58	1,169.34	1,097.23
				90	1,395.21	1,315.29	1,234.49
				91	1,569.83	1,479.48	1,388.26
				92	1,766.17	1,664.53	1,562.01
				93	1,986.83	1,873.03	1,756.61
				94	2,234.43	2,106.72	1,976.41
				95	2,514.16	2,369.95	2,223.13
				96	2,828.65	2,666.19	2,501.13
				97	3,181.36	2,999.79	2,813.88
				98	3,579.25	3,374.23	3,165.73
				99	4,026.66	3,796.44	3,561.01

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	467.39	444.80	420.48	18-44	31.28	30.41	28.67
45-49	554.26	528.20	502.14	45-49	37.36	36.49	33.88
50-54	655.04	627.24	597.70	50-54	44.31	42.57	39.96
55	847.90	806.20	764.50	55	57.34	54.73	52.13
56	903.50	860.06	814.89	56	61.68	59.08	55.60
57	962.58	915.66	868.75	57	65.16	62.55	59.08
58	1,025.13	974.74	924.35	58	69.50	66.03	63.42
59	1,091.15	1,039.03	985.16	59	73.84	70.37	67.76
60	1,160.65	1,105.05	1,047.71	60	78.19	74.71	71.24
61	1,237.10	1,178.03	1,118.95	61	83.40	79.93	76.45
62	1,317.03	1,254.48	1,191.93	62	88.61	85.14	80.79
63	1,402.16	1,337.88	1,271.85	63	94.69	90.35	86.01
64	1,492.51	1,424.75	1,356.99	64	100.78	96.43	91.22
65	1,588.08	1,516.84	1,445.60	65	106.86	101.64	96.43
66	1,751.40	1,673.21	1,593.29	66	118.15	112.07	106.86
67	1,932.10	1,843.49	1,754.88	67	130.31	124.23	117.28
68	2,130.18	2,031.14	1,932.10	68	143.34	136.39	129.44
69	2,349.10	2,239.64	2,128.44	69	157.24	150.29	143.34
70	2,590.61	2,467.25	2,343.89	70	172.88	165.06	157.24
71	2,898.15	2,760.89	2,621.89	71	193.73	185.04	176.36
72	3,240.44	3,087.54	2,932.90	72	216.32	206.76	197.21
73	3,624.43	3,454.15	3,280.40	73	242.38	231.09	219.79
74	4,053.59	3,862.46	3,669.60	74	271.05	258.02	245.86

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,533.14	4,319.43	4,103.98	75	302.33	288.43	274.53
76	5,101.30	4,859.79	4,618.28	76	340.55	324.91	309.28
77	5,737.23	5,467.91	5,195.13	77	383.12	365.74	347.50
78	6,454.81	6,150.75	5,844.95	78	430.90	410.92	390.94
79	7,261.01	6,920.46	6,576.44	79	484.76	462.18	439.59
				80	544.71	519.51	494.32
				81	613.34	584.67	556.00
				82	689.79	657.64	625.50
				83	775.79	740.18	703.69
				84	873.09	832.26	791.43
				85	981.69	935.64	889.60
				86	1,105.05	1,052.93	1,000.80
				87	1,243.18	1,184.98	1,125.90
				88	1,397.82	1,332.66	1,266.64
				89	1,573.31	1,499.46	1,425.62
				90	1,769.64	1,686.24	1,603.71
				91	1,990.31	1,897.35	1,803.53
				92	2,239.64	2,134.52	2,029.40
				93	2,519.38	2,401.23	2,283.08
				94	2,833.86	2,700.94	2,568.03
				95	3,188.31	3,038.89	2,889.46
				96	3,587.07	3,418.53	3,249.99
				97	4,035.34	3,845.96	3,656.57
				98	4,539.22	4,326.38	4,113.53
				99	5,106.51	4,867.61	4,627.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.28	423.95	399.63	18-44	31.28	29.54	26.93
45-49	533.41	503.88	472.60	45-49	37.36	34.75	32.14
50-54	632.45	595.96	557.74	50-54	43.44	40.83	38.23
55	788.83	745.39	701.95	55	53.86	50.39	46.91
56	835.74	788.83	741.91	56	57.34	53.86	50.39
57	882.65	834.00	785.35	57	59.94	56.47	52.99
58	933.04	880.91	828.79	58	63.42	59.94	55.60
59	986.90	931.30	875.70	59	66.89	63.42	59.08
60	1,042.50	983.43	924.35	60	70.37	66.03	61.68
61	1,103.31	1,039.03	976.48	61	74.71	70.37	66.03
62	1,165.86	1,098.10	1,030.34	62	79.06	73.84	69.50
63	1,233.63	1,160.65	1,087.68	63	83.40	78.19	73.84
64	1,303.13	1,226.68	1,148.49	64	87.74	82.53	77.32
65	1,377.84	1,294.44	1,211.04	65	92.09	86.88	81.66
66	1,490.78	1,402.16	1,311.81	66	99.91	94.69	88.61
67	1,614.14	1,516.84	1,421.28	67	108.59	102.51	95.56
68	1,744.45	1,641.94	1,537.69	68	117.28	111.20	103.38
69	1,888.66	1,775.73	1,664.53	69	126.84	119.89	112.07
70	2,041.56	1,921.68	1,801.79	70	137.26	129.44	120.76
71	2,241.38	2,109.33	1,977.28	71	151.16	142.48	132.92
72	2,458.56	2,312.61	2,168.40	72	165.06	155.51	145.95
73	2,696.60	2,538.49	2,378.64	73	181.57	170.28	159.85
74	2,957.23	2,783.48	2,609.73	74	198.94	186.78	174.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,243.91	3,052.79	2,861.66	75	217.19	204.16	191.13
76	3,650.49	3,435.04	3,221.33	76	244.99	230.22	215.45
77	4,107.45	3,865.94	3,624.43	77	275.39	258.89	242.38
78	4,621.75	4,348.96	4,077.91	78	309.28	291.03	272.79
79	5,198.60	4,892.80	4,587.00	79	348.37	327.52	306.67
80		5,504.40	5,160.38	80		367.48	344.03
81		6,194.19	5,804.99	81		413.53	387.46
82		6,967.38	6,531.26	82		465.65	436.11
83		7,837.86	7,346.15	83		523.86	490.84
84		8,817.81	8,263.55	84		589.01	551.66

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	557.74	524.73	489.98	18-44	38.23	36.49	33.88
45-49	658.51	620.29	578.59	45-49	45.18	43.44	39.96
50-54	774.93	729.75	682.84	50-54	52.99	50.39	46.91
55	988.64	931.30	872.23	55	66.03	62.55	58.21
56	1,044.24	983.43	920.88	56	70.37	66.03	61.68
57	1,099.84	1,037.29	971.26	57	73.84	70.37	65.16
58	1,160.65	1,092.89	1,023.39	58	78.19	73.84	68.63
59	1,223.20	1,151.96	1,080.73	59	82.53	78.19	72.98
60	1,289.23	1,214.51	1,138.06	60	86.88	81.66	76.45
61	1,362.20	1,282.28	1,202.35	61	92.09	86.88	80.79
62	1,436.91	1,355.25	1,270.11	62	97.30	91.22	85.14
63	1,516.84	1,429.96	1,341.35	63	102.51	96.43	90.35
64	1,600.24	1,509.89	1,417.80	64	108.59	101.64	95.56
65	1,688.85	1,593.29	1,495.99	65	113.81	106.86	99.91
66	1,834.80	1,730.55	1,624.56	66	124.23	116.41	108.59
67	1,991.18	1,878.24	1,763.56	67	134.66	125.97	118.15
68	2,161.45	2,038.09	1,912.99	68	145.95	137.26	127.71
69	2,347.36	2,213.58	2,076.31	69	158.11	148.56	139.00
70	2,547.18	2,401.23	2,253.54	70	171.14	160.72	150.29
71	2,800.85	2,639.26	2,475.94	71	188.52	177.23	165.93
72	3,078.85	2,899.89	2,720.93	72	206.76	194.60	181.57
73	3,382.91	3,186.58	2,988.50	73	226.74	213.71	199.81
74	3,718.25	3,501.06	3,283.88	74	249.33	234.56	219.79
75	4,086.60	3,846.83	3,607.05	75	272.79	257.15	240.64
76	4,597.43	4,328.11	4,058.80	76	307.54	289.29	271.05
77	5,172.54	4,870.21	4,566.15	77	345.76	325.78	304.93
78	5,818.89	5,478.34	5,136.05	78	389.20	366.61	343.16
79	6,546.90	6,162.91	5,778.93	79	437.85	411.79	385.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	743.65	701.95	660.25	18-44	50.39	47.78	44.31
45-49	873.96	825.31	776.66	45-49	59.94	56.47	52.13
50-54	1,023.39	967.79	910.45	50-54	69.50	65.16	60.81
55	1,315.29	1,240.58	1,164.13	55	88.61	83.40	78.19
56	1,388.26	1,310.08	1,228.41	56	93.83	88.61	82.53
57	1,464.71	1,381.31	1,296.18	57	99.04	92.96	86.88
58	1,546.38	1,457.76	1,367.41	58	104.25	98.17	92.09
59	1,631.51	1,537.69	1,442.13	59	109.46	103.38	97.30
60	1,720.13	1,621.09	1,520.31	60	114.68	108.59	101.64
61	1,813.95	1,709.70	1,603.71	61	121.63	114.68	107.73
62	1,912.99	1,801.79	1,690.59	62	127.71	120.76	112.94
63	2,017.24	1,900.83	1,782.68	63	134.66	127.71	119.02
64	2,126.70	2,003.34	1,879.98	64	142.48	133.79	125.97
65	2,241.38	2,111.06	1,980.75	65	149.43	140.74	132.05
66	2,441.19	2,298.71	2,157.98	66	163.33	153.77	144.21
67	2,656.64	2,503.74	2,349.10	67	178.09	167.67	157.24
68	2,892.94	2,726.14	2,557.60	68	193.73	182.44	171.14
69	3,148.35	2,967.65	2,785.21	69	211.11	198.94	185.91
70	3,426.35	3,230.01	3,031.94	70	229.35	216.32	202.42
71	3,773.85	3,556.66	3,337.74	71	252.81	238.91	223.27
72	4,154.36	3,914.59	3,674.81	72	278.00	262.36	245.86
73	4,574.84	4,309.00	4,043.16	73	305.80	288.43	270.18
74	5,037.01	4,743.38	4,451.48	74	337.08	317.96	297.98
75	5,544.36	5,221.19	4,898.01	75	370.09	349.24	327.52
76	6,237.63	5,874.49	5,511.35	76	417.00	393.54	369.22
77	7,017.76	6,609.45	6,201.14	77	469.13	442.19	415.26
78	7,893.46	7,434.76	6,976.06	78	527.33	497.79	466.52
79	8,880.36	8,364.33	7,848.29	79	593.36	559.48	524.73

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 25% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	959.10	915.66	870.49	18-44	64.29	61.68	58.21
45-49	1,141.54	1,087.68	1,032.08	45-49	76.45	73.84	69.50
50-54	1,355.25	1,289.23	1,221.46	50-54	90.35	86.88	82.53
55	1,723.60	1,640.20	1,556.80	55	115.54	110.33	105.12
56	1,819.16	1,730.55	1,643.68	56	122.49	116.41	111.20
57	1,918.20	1,826.11	1,732.29	57	129.44	123.36	117.28
58	2,022.45	1,925.15	1,827.85	58	136.39	130.31	123.36
59	2,133.65	2,031.14	1,928.63	59	143.34	137.26	130.31
60	2,248.33	2,140.60	2,032.88	60	151.16	144.21	136.39
61	2,373.43	2,260.49	2,147.55	61	159.85	152.90	144.21
62	2,503.74	2,385.59	2,265.70	62	168.54	160.72	152.90
63	2,641.00	2,517.64	2,392.54	63	178.09	169.41	160.72
64	2,786.95	2,656.64	2,526.33	64	187.65	178.96	170.28
65	2,939.85	2,802.59	2,665.33	65	197.21	188.52	178.96
66	3,193.53	3,044.10	2,894.68	66	214.58	205.03	194.60
67	3,466.31	3,304.73	3,143.14	67	232.83	222.40	211.11
68	3,763.43	3,587.94	3,412.45	68	252.81	241.51	229.35
69	4,086.60	3,895.48	3,706.09	69	274.53	261.49	248.46
70	4,435.84	4,229.08	4,022.31	70	297.11	283.21	269.31
71	4,870.21	4,642.60	4,416.73	71	326.65	311.01	296.24
72	5,346.29	5,097.83	4,847.63	72	357.93	341.42	324.04
73	5,867.54	5,594.75	5,321.96	73	392.68	374.43	356.19
74	6,440.91	6,142.06	5,841.48	74	430.90	410.92	390.07
75	7,069.89	6,741.50	6,411.38	75	471.73	450.01	427.43
76	7,954.28	7,585.93	7,214.10	76	530.81	506.48	481.29
77	8,949.86	8,532.86	8,114.13	77	597.70	569.90	541.23
78	10,068.81	9,599.69	9,128.83	78	671.54	641.14	608.99
79	11,328.50	10,800.30	10,268.63	79	755.81	721.06	685.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

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Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

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METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for LTC3+ Tax-Qualified Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC3JQ
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-6
Increased Benefits Option Rider	H-IBOR

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in Virginia from January 1997 through August 1998.

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

This is an individually underwritten policy which pays 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

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as this policy form is 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 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.

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+ Tax-Qualified Comprehensive Product

March 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	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 2.2% increase in morbidity is assumed due to adverse selection from the rate increase.

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

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

Voluntary Lapse Rates

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

In the year of rate increase implementation, an additional 2.5% of in-force policyholders are assumed to lapse, and a 6.2% reduction in premium and claims is expected due to the election of reduced benefits.

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

Mortality Selection Factors

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

c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was 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. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.7%
Semi-Annual	0.51*AP	19.8%
Quarterly	0.26*AP	6.1%
Monthly	0.09*AP	18.4%

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

Virginia-specific experience for this policy form 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 form 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

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

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

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

The company is requesting an increase of 61.7%. 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 61.7% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 61.7% 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: $2,193
After increase: $3,546

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	5.3%
48 - 52	8.8%
53 - 57	15.8%
58 - 62	20.9%
63 - 67	26.0%
68 - 72	16.7%
73 +	6.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	35.6%
60-day	15.2%
90-day	2.4%
100-day	46.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.4%
3-Year	33.9%
5-Year	30.9%
Unlimited	30.8%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.3%
Compound	52.2%
CPI	40.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.8%
Standard	25.7%
Increased	63.5%

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	357	$782,880
Nationwide	11,423	$27,361,747

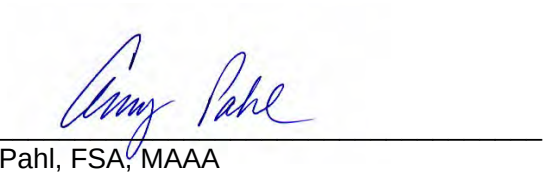
22. Actuarial Certification

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+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	25,563,379	47,413,487	46,414,023	181.6%	10,258	23,601,579	43,774,854	42,852,090	181.6%	1.0000	1.1345	1.0000	0.0544	0.0000	0.9456	0.9354	5.47%	0.9233
	2015	23,780,094	50,958,487	48,514,011	204.0%	9,658	20,835,842	44,649,234	42,507,412	204.0%	1.0000	1.1236	1.0000	0.0585	0.0000	0.9415	0.9302	5.43%	0.8762
	2016	21,993,573	51,670,766	50,210,793	228.3%	9,049	18,301,002	42,995,597	41,780,743	228.3%	1.0000	1.1190	1.0000	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	20,207,231	52,298,136	50,869,458	251.7%	8,425	15,977,134	41,350,262	40,220,658	251.7%	1.0000	1.1027	1.0000	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	18,444,574	52,406,295	50,968,871	276.3%	7,809	13,857,766	39,373,863	38,293,899	276.3%	1.0000	1.0977	1.0000	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	16,751,508	52,678,524	50,790,991	303.2%	7,209	11,955,344	37,596,011	36,248,901	303.2%	1.0000	1.0972	1.0000	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	15,141,159	52,689,168	50,387,473	332.8%	6,628	10,260,270	35,704,340	34,144,617	332.8%	1.0000	1.0976	1.0000	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	13,620,056	52,455,186	49,791,155	365.6%	6,070	8,759,639	33,736,169	32,022,817	365.6%	1.0000	1.0985	1.0000	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	12,192,522	52,010,650	49,059,784	402.4%	5,535	7,438,709	31,731,918	29,931,582	402.4%	1.0000	1.1007	1.0000	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	10,861,491	51,378,971	48,107,679	442.9%	5,027	6,286,847	29,739,170	27,845,682	442.9%	1.0000	1.1008	1.0000	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	9,628,510	50,558,692	46,961,384	487.7%	4,546	5,289,069	27,772,565	25,796,515	487.7%	1.0000	1.1012	1.0000	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	8,493,782	49,548,109	45,605,435	536.9%	4,093	4,427,799	25,829,371	23,774,059	536.9%	1.0000	1.1009	1.0000	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	7,456,238	48,344,643	44,081,871	591.2%	3,670	3,689,168	23,919,770	21,810,653	591.2%	1.0000	1.1011	1.0000	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	6,513,629	46,958,290	42,399,560	650.9%	3,276	3,059,867	22,059,302	19,917,776	650.9%	1.0000	1.1010	1.0000	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	5,662,669	45,398,246	40,560,193	716.3%	2,912	2,526,738	20,257,141	18,098,355	716.3%	1.0000	1.1004	1.0000	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	4,899,195	43,685,326	38,616,644	788.2%	2,577	2,077,498	18,524,714	16,375,345	788.2%	1.0000	1.1005	1.0000	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	4,218,355	41,863,340	36,674,847	869.4%	2,271	1,700,735	16,878,248	14,786,378	869.4%	1.0000	1.1030	1.0000	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	3,614,787	39,981,403	34,755,050	961.5%	1,992	1,386,340	15,333,631	13,329,225	961.5%	1.0000	1.1059	1.0000	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	3,082,788	38,066,627	32,833,266	1065.1%	1,739	1,125,331	13,895,720	11,985,350	1065.1%	1.0000	1.1077	1.0000	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	2,616,495	36,122,771	30,846,175	1178.9%	1,511	909,563	12,557,240	10,722,955	1178.9%	1.0000	1.1069	1.0000	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	2,210,032	34,137,389	28,796,599	1303.0%	1,308	731,915	11,305,568	9,536,814	1303.0%	1.0000	1.1053	1.0000	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	1,857,640	32,101,475	26,681,928	1436.3%	1,126	586,356	10,132,690	8,422,034	1436.3%	1.0000	1.1023	1.0000	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	1,553,762	30,003,718	24,480,196	1575.5%	965	467,903	9,035,386	7,372,021	1575.5%	1.0000	1.0969	1.0000	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,293,123	27,840,850	22,229,861	1719.1%	823	372,112	8,011,554	6,396,922	1719.1%	1.0000	1.0911	1.0000	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,070,773	25,630,023	19,991,913	1867.1%	698	294,868	7,057,958	5,505,344	1867.1%	1.0000	1.0861	1.0000	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	882,118	23,404,233	17,813,802	2019.4%	589	232,670	6,173,156	4,698,611	2019.4%	1.0000	1.0816	1.0000	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	722,930	21,205,104	15,762,263	2180.3%	495	182,733	5,359,955	3,984,183	2180.3%	1.0000	1.0797	1.0000	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	589,348	19,087,649	13,916,211	2361.3%	413	142,811	4,625,328	3,372,183	2361.3%	1.0000	1.0830	1.0000	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	477,874	17,095,142	12,251,970	2563.8%	343	111,038	3,972,212	2,846,857	2563.8%	1.0000	1.0858	1.0000	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	385,366	15,238,448	10,705,347	2778.0%	284	85,870	3,395,525	2,385,431	2778.0%	1.0000	1.0835	1.0000	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	309,026	13,519,253	9,318,140	3015.3%	233	66,024	2,888,402	1,990,830	3015.3%	1.0000	1.0854	1.0000	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	246,386	11,947,110	8,099,884	3287.5%	191	50,463	2,446,914	1,658,955	3287.5%	1.0000	1.0903	1.0000	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	195,288	10,516,093	6,980,025	3574.2%	155	38,335	2,064,291	1,370,167	3574.2%	1.0000	1.0872	1.0000	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	153,858	9,208,378	5,957,364	3872.0%	125	28,941	1,732,099	1,120,582	3872.0%	1.0000	1.0833	1.0000	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	120,479	8,012,384	5,030,212	4175.2%	101	21,713	1,444,037	906,573	4175.2%	1.0000	1.0783	1.0000	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	93,769	6,922,783	4,212,636	4492.6%	80	16,193	1,195,496	727,480	4492.6%	1.0000	1.0760	1.0000	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	72,546	5,937,308	3,495,033	4817.7%	64	12,005	982,483	578,345	4817.7%	1.0000	1.0724	1.0000	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	55,810	5,052,714	2,869,890	5142.2%	50	8,849	801,128	455,033	5142.2%	1.0000	1.0674	1.0000	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	42,712	4,266,711	2,338,358	5474.7%	40	6,490	648,344	355,323	5474.7%	1.0000	1.0647	1.0000	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	274,403,702	1,316,022,506	1,173,115,389	427.5%	123,186	193,530,501	698,345,759	648,708,589	335.2%									
	Lifetime	696,574,626	1,496,315,892	1,406,278,619	201.9%	347,932	864,211,823	922,542,221	959,834,614	111.1%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	9,335,138	3,068	268,392	2.9%	12,262	22,540,618	7,407	648,060	2.9%				0.0095		0.9905		5.85%	2.4146
	1998	25,590,645	279,777	1,958,435	7.7%	16,086	58,374,966	638,201	4,467,397	7.7%				0.0434		0.9566		5.85%	2.2811
	1999	27,546,337	813,690	2,758,763	10.0%	16,426	59,362,145	1,753,496	5,945,112	10.0%				0.0314		0.9686		5.85%	2.1550
	2000	27,417,596	1,338,629	4,303,144	15.7%	16,015	55,818,147	2,725,249	8,760,561	15.7%				0.0253		0.9747		5.85%	2.0359
	2001	27,028,171	2,266,772	6,953,117	25.7%	15,607	51,983,201	4,359,676	13,372,908	25.7%				0.0257		0.9743		5.85%	1.9233
	2002	26,702,697	3,725,462	8,781,342	32.9%	15,280	48,517,880	6,769,035	15,955,395	32.9%				0.0210		0.9790		5.85%	1.8170
	2003	26,316,364	5,009,619	9,486,295	36.0%	14,977	45,172,371	8,599,073	16,283,345	36.0%				0.0198		0.9802		5.85%	1.7165
	2004	27,636,493	5,564,843	8,626,548	31.2%	14,615	44,815,706	9,024,023	13,988,926	31.2%				0.0242		0.9758		5.85%	1.6216
	2005	28,532,951	6,556,339	13,104,721	45.9%	14,258	43,711,359	10,044,053	20,075,918	45.9%				0.0244		0.9756		5.85%	1.5320
	2006	27,969,794	6,349,642	17,937,999	64.1%	13,924	40,479,694	9,189,613	25,961,031	64.1%				0.0234		0.9766		5.85%	1.4473
	2007	27,669,547	4,951,523	16,340,625	59.1%	13,585	37,831,217	6,769,975	22,341,736	59.1%				0.0243		0.9757		5.85%	1.3673
	2008	27,243,201	21,023,105	22,288,123	81.8%	13,223	35,188,982	27,154,727	28,788,701	81.8%				0.0266		0.9734		5.85%	1.2917
	2009	26,785,321	28,665,739	26,648,621	99.5%	12,832	32,684,793	34,979,374	32,517,986	99.5%				0.0296		0.9704		5.85%	1.2203
	2010	28,578,373	32,391,804	28,174,251	98.6%	12,376	32,944,788	37,340,862	32,478,921	98.6%				0.0355		0.9645		5.85%	1.1528
	2011	29,387,477	28,543,628	35,158,778	119.6%	11,857	32,004,557	31,085,560	38,289,818	119.6%				0.0419		0.9581		5.85%	1.0891
	2012	28,430,819	32,809,748	30,374,076	106.8%	11,423	29,250,899	33,756,136	31,250,208	106.8%				0.0366		0.9634		5.85%	1.0288
Projected Future Experience	2013	27,328,827	38,408,624	43,735,093	160.0%	10,848	26,606,972	37,394,110	42,579,888	160.0%	1.0000	1.4979	1.0000	0.0503	0.0000	0.9497	0.9612	5.50%	0.9736
	2014	32,096,971	47,034,400	44,749,987	139.4%	10,005	29,633,766	43,424,858	41,315,757	139.4%	1.3364	1.1318	1.0122	0.0544	0.0247	0.9223	0.8931	5.47%	0.9233
	2015	35,189,446	49,633,396	45,377,166	129.0%	9,420	30,832,583	43,488,204	39,758,945	129.0%	1.2100	1.1127	1.0221	0.0585	0.0000	0.9415	0.8916	5.43%	0.8762
	2016	32,545,777	49,400,634	46,964,237	144.3%	8,826	27,081,563	41,106,604	39,079,261	144.3%	1.0000	1.0949	1.0221	0.0630	0.0000	0.9370	0.9249	5.39%	0.8321
	2017	29,902,374	49,444,907	47,580,313	159.1%	8,218	23,642,736	39,094,316	37,620,048	159.1%	1.0000	1.0789	1.0221	0.0689	0.0000	0.9311	0.9188	5.36%	0.7907
	2018	27,294,019	49,253,568	47,673,298	174.7%	7,616	20,506,525	37,005,159	35,817,872	174.7%	1.0000	1.0740	1.0221	0.0731	0.0000	0.9269	0.9128	5.34%	0.7513
	2019	24,788,645	49,390,128	47,506,919	191.6%	7,031	17,691,349	35,249,123	33,905,100	191.6%	1.0000	1.0735	1.0221	0.0769	0.0000	0.9231	0.9082	5.33%	0.7137
	2020	22,405,672	49,347,553	47,129,492	210.3%	6,465	15,183,002	33,439,925	31,936,876	210.3%	1.0000	1.0739	1.0221	0.0805	0.0000	0.9195	0.9039	5.33%	0.6776
	2021	20,154,765	49,106,361	46,571,731	231.1%	5,920	12,962,390	31,582,397	29,952,268	231.1%	1.0000	1.0748	1.0221	0.0843	0.0000	0.9157	0.8995	5.33%	0.6431
	2022	18,042,321	48,676,347	45,887,650	254.3%	5,399	11,007,697	29,697,646	27,996,250	254.3%	1.0000	1.0769	1.0221	0.0880	0.0000	0.9120	0.8952	5.34%	0.6101
	2023	16,072,681	48,076,351	44,997,107	280.0%	4,903	9,303,187	27,827,549	26,045,221	280.0%	1.0000	1.0770	1.0221	0.0918	0.0000	0.9082	0.8908	5.35%	0.5788
	2024	14,248,133	47,303,066	43,924,929	308.3%	4,434	7,826,689	25,984,206	24,128,550	308.3%	1.0000	1.0774	1.0221	0.0957	0.0000	0.9043	0.8865	5.35%	0.5493
	2025	12,568,978	46,353,791	42,656,654	339.4%	3,992	6,552,193	24,164,177	22,236,863	339.4%	1.0000	1.0771	1.0221	0.0995	0.0000	0.9005	0.8821	5.35%	0.5213
	2026	11,033,635	45,225,409	41,231,602	373.7%	3,580	5,459,178	22,376,448	20,400,408	373.7%	1.0000	1.0773	1.0221	0.1034	0.0000	0.8966	0.8778	5.35%	0.4948
	2027	9,638,776	43,926,807	39,658,066	411.4%	3,196	4,527,948	20,635,221	18,629,922	411.4%	1.0000	1.0773	1.0221	0.1073	0.0000	0.8927	0.8736	5.35%	0.4698
	2028	8,379,537	42,466,255	37,937,630	452.7%	2,840	3,739,031	18,948,858	16,928,141	452.7%	1.0000	1.0766	1.0221	0.1112	0.0000	0.8888	0.8694	5.34%	0.4462
	2029	7,249,759	40,863,089	36,119,748	498.2%	2,514	3,074,252	17,327,948	15,316,539	498.2%	1.0000	1.0767	1.0221	0.1151	0.0000	0.8849	0.8652	5.34%	0.4240
	2030	6,242,262	39,158,187	34,303,504	549.5%	2,215	2,516,724	15,787,599	13,830,312	549.5%	1.0000	1.0792	1.0221	0.1190	0.0000	0.8810	0.8610	5.33%	0.4032
	2031	5,349,110	37,397,385	32,507,839	607.7%	1,942	2,051,486	14,342,611	12,467,377	607.7%	1.0000	1.0820	1.0221	0.1229	0.0000	0.8771	0.8569	5.32%	0.3835
	2032	4,561,866	35,606,028	30,710,315	673.2%	1,696	1,665,249	12,997,510	11,210,395	673.2%	1.0000	1.0838	1.0221	0.1268	0.0000	0.8732	0.8528	5.30%	0.3650
	2033	3,871,851	33,787,597	28,851,706	745.2%	1,474	1,345,959	11,745,472	10,029,624	745.2%	1.0000	1.0830	1.0221	0.1308	0.0000	0.8692	0.8487	5.29%	0.3476
	2034	3,270,374	31,930,415	26,934,653	823.6%	1,275	1,083,078	10,574,666	8,920,177	823.6%	1.0000	1.0814	1.0221	0.1349	0.0000	0.8651	0.8447	5.27%	0.3312
	2035	2,748,908	30,026,031	24,956,713	907.9%	1,098	867,681	9,477,585	7,877,477	907.9%	1.0000	1.0785	1.0221	0.1390	0.0000	0.8610	0.8405	5.26%	0.3156
	2036	2,299,235	28,063,845	22,897,342	995.9%	941	692,397	8,451,209	6,895,357	995.9%	1.0000	1.0732	1.0221	0.1431	0.0000	0.8569	0.8364	5.24%	0.3011
	2037	1,913,545	26,040,783	20,792,511	1086.6%	802	550,647	7,493,562	5,983,306	1086.6%	1.0000	1.0675	1.0221	0.1474	0.0000	0.8526	0.8323	5.22%	0.2878
	2038	1,584,515	23,972,878	18,699,265	1180.1%	681	436,341	6,601,616	5,149,376	1180.1%	1.0000	1.0626	1.0221	0.1516	0.0000	0.8484	0.8281	5.19%	0.2754
	2039	1,305,346	21,890,980	16,661,987	1276.4%	574	344,301	5,774,017	4,394,805	1276.4%	1.0000	1.0583	1.0221	0.1559	0.0000	0.8441	0.8238	5.16%	0.2638
	2040	1,069,781	19,834,020	14,743,098	1378.1%	482	270,406	5,013,390	3,726,572	1378.1%	1.0000	1.0564	1.0221	0.1603	0.0000	0.8397	0.8195	5.13%	0.2528
	2041	872,108	17,853,471	13,016,409	1492.5%	403	211,330	4,326,261	3,154,142	1492.5%	1.0000	1.0596	1.0221	0.1646	0.0000	0.8354	0.8152	5.10%	0.2423
	2042	707,152	15,989,795	11,459,775	1620.6%	335	164,313	3,715,375	2,662,784	1620.6%	1.0000	1.0623	1.0221	0.1691	0.0000	0.8309	0.8109	5.07%	0.2324
	2043	570,260	14,253,152	10,013,155	1755.9%	277	127,069	3,175,975	2,231,193	1755.9%	1.0000	1.0601	1.0221	0.1735	0.0000	0.8265	0.8064	5.05%	0.2228
	2044	457,293	12,645,118	8,715,643	1905.9%	227	97,701	2,701,642	1,862,106	1905.9%	1.0000	1.0620	1.0221	0.1781	0.0000	0.8219	0.8019	5.02%	0.2137
	2045	364,599	11,174,627	7,576,157	2077.9%	186	74,674	2,288,700	1,551,690	2077.9%	1.0000	1.0667	1.0221	0.1827	0.0000	0.8173	0.7973	5.00%	0.2048
	2046	288,985	9,836,138	6,528,707	2259.2%	151	56,727	1,930,817	1,281,574	2259.2%	1.0000	1.0637	1.0221	0.1873	0.0000	0.8127	0.7926	4.98%	0.1963
	2047	227,676	8,612,978	5,572,170	2447.4%	122	42,826	1,620,104	1,048,127	2447.4%	1.0000	1.0599	1.0221	0.1920	0.0000	0.8080	0.7878	4.96%	0.1881
	2048	178,283	7,494,314	4,704,966	2639.0%	98	32,131	1,350,668	847,956	2639.0%	1.0000	1.0550	1.0221	0.1967	0.0000	0.8033	0.7831	4.95%	0.1802
	2049	138,757	6,475,166	3,940,254	2839.7%	78	23,962	1,118,197	680,443	2839.7%	1.0000	1.0528	1.0221	0.2012	0.0000	0.7988	0.7783	4.93%	0.1727
	2050	107,353	5,553,411	3,269,049	3045.1%	62	17,764	918,957	540,950	3045.1%	1.0000	1.0492	1.0221	0.2057	0.0000	0.7943	0.7737	4.91%	0.1655
	2051	82,587	4,726,013	2,684,327	3250.3%	49	13,095	749,329	425,611	3250.3%	1.0000	1.0443	1.0221	0.2098	0.0000	0.7902	0.7693	4.90%	0.1586
	2052	63,204	3,990,832	2,187,163	3460.5%	39	9,604	606,423	332,348	3460.5%	1.0000	1.0417	1.0221	0.2137	0.0000	0.7863	0.7653	4.89%	0.1520
	Past	422,170,923	180,293,386	233,163,230	55.2%	224,746	670,681,322	224,196,462	311,126,024	46.4%									
	Future	387,215,366	1,240,223,848	1,101,428,329	284.4%	120,414	268,326,525	661,508,433	610,751,610	227.6%									
	Lifetime	809,386,289	1,420,517,234	1,334,591,560	164.9%	345,160	939,007,847	885,704,895	921,877,635	98.2%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	720,851	1,251,736	1,301,386	180.5%	325	665,531	1,155,674	1,201,514	180.5%	1.0000	1.1590	1.0000	0.0471	0.0000	0.9529	0.9456	5.47%	0.9233
	2015	678,611	1,401,532	1,401,424	206.5%	309	594,591	1,228,006	1,227,912	206.5%	1.0000	1.1439	1.0000	0.0506	0.0000	0.9494	0.9414	5.43%	0.8762
	2016	635,844	1,490,230	1,493,646	234.9%	292	529,090	1,240,031	1,242,873	234.9%	1.0000	1.1375	1.0000	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	592,406	1,532,412	1,556,760	262.8%	274	468,394	1,211,623	1,230,874	262.8%	1.0000	1.1187	1.0000	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	548,748	1,567,050	1,615,551	294.4%	257	412,285	1,177,355	1,213,795	294.4%	1.0000	1.1203	1.0000	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	506,247	1,627,762	1,676,260	331.1%	239	361,302	1,161,714	1,196,326	331.1%	1.0000	1.1247	1.0000	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	465,143	1,690,279	1,738,489	373.8%	222	315,200	1,145,403	1,178,071	373.8%	1.0000	1.1288	1.0000	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	425,585	1,752,780	1,795,062	421.8%	206	273,712	1,127,288	1,154,481	421.8%	1.0000	1.1285	1.0000	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	387,703	1,814,031	1,851,163	477.5%	190	236,539	1,106,748	1,129,402	477.5%	1.0000	1.1320	1.0000	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	351,606	1,871,647	1,894,461	538.8%	174	203,517	1,083,347	1,096,552	538.8%	1.0000	1.1285	1.0000	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	317,384	1,922,140	1,923,228	606.0%	159	174,343	1,055,857	1,056,455	606.0%	1.0000	1.1246	1.0000	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	285,105	1,962,287	1,935,482	678.9%	144	148,625	1,022,938	1,008,965	678.9%	1.0000	1.1203	1.0000	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	254,819	1,989,717	1,933,488	758.8%	131	126,078	984,464	956,643	758.8%	1.0000	1.1177	1.0000	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	226,557	2,003,118	1,917,141	846.2%	117	106,428	940,992	900,604	846.2%	1.0000	1.1152	1.0000	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	200,331	2,002,243	1,886,598	941.7%	105	89,390	893,421	841,818	941.7%	1.0000	1.1129	1.0000	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	176,136	1,987,141	1,840,547	1045.0%	93	74,690	842,645	780,482	1045.0%	1.0000	1.1096	1.0000	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	153,948	1,958,232	1,785,421	1159.8%	82	62,068	789,510	719,837	1159.8%	1.0000	1.1099	1.0000	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	133,727	1,916,253	1,720,109	1286.3%	72	51,287	734,920	659,694	1286.3%	1.0000	1.1091	1.0000	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	115,417	1,860,822	1,640,253	1421.2%	63	42,131	679,268	598,753	1421.2%	1.0000	1.1049	1.0000	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	98,948	1,791,060	1,543,892	1560.3%	55	34,397	622,620	536,698	1560.3%	1.0000	1.0979	1.0000	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	84,239	1,706,722	1,433,962	1702.3%	47	27,898	565,229	474,897	1702.3%	1.0000	1.0910	1.0000	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	71,200	1,609,079	1,315,098	1847.1%	40	22,474	507,899	415,105	1847.1%	1.0000	1.0851	1.0000	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	59,731	1,500,511	1,190,467	1993.1%	34	17,987	451,867	358,500	1993.1%	1.0000	1.0790	1.0000	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	49,726	1,384,545	1,067,011	2145.8%	28	14,309	398,420	307,046	2145.8%	1.0000	1.0766	1.0000	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	41,073	1,264,608	947,002	2305.7%	24	11,311	348,246	260,784	2305.7%	1.0000	1.0745	1.0000	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	33,656	1,143,689	831,478	2470.5%	20	8,877	301,662	219,313	2470.5%	1.0000	1.0715	1.0000	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	27,358	1,024,452	723,550	2644.8%	16	6,915	258,948	182,890	2644.8%	1.0000	1.0705	1.0000	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	22,059	910,002	627,453	2844.4%	13	5,345	220,512	152,045	2844.4%	1.0000	1.0755	1.0000	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	17,643	802,395	539,987	3060.6%	11	4,100	186,444	125,471	3060.6%	1.0000	1.0760	1.0000	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	13,998	702,417	460,481	3289.6%	8	3,119	156,517	102,607	3289.6%	1.0000	1.0748	1.0000	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	11,017	610,475	389,810	3538.2%	7	2,354	130,429	83,283	3538.2%	1.0000	1.0756	1.0000	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	8,603	527,562	331,334	3851.3%	5	1,762	108,051	67,861	3851.3%	1.0000	1.0885	1.0000	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	6,667	453,771	279,594	4193.9%	4	1,309	89,075	54,884	4193.9%	1.0000	1.0889	1.0000	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	5,129	388,415	234,411	4570.5%	3	965	73,061	44,093	4570.5%	1.0000	1.0898	1.0000	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	3,919	331,072	196,184	5005.5%	2	706	59,668	35,357	5005.5%	1.0000	1.0952	1.0000	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	2,978	281,256	163,691	5496.8%	2	514	48,570	28,268	5496.8%	1.0000	1.0982	1.0000	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	2,252	238,230	136,298	6051.8%	1	373	39,421	22,554	6051.8%	1.0000	1.1010	1.0000	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	1,698	201,254	112,829	6644.8%	1	269	31,910	17,890	6644.8%	1.0000	1.0980	1.0000	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,278	169,679	93,704	7330.3%	1	194	25,783	14,239	7330.3%	1.0000	1.1032	1.0000	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	8,501,676	51,636,277	46,712,219	549.4%	4,120	5,842,581	25,172,958	24,054,982	411.7%									
	Lifetime	19,114,994	55,586,646	52,263,778	273.4%	10,686	22,922,196	29,775,457	31,076,632	135.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 61.7% Increase
LTC3+ Tax-Qualified 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	1997	285,007	0	0	0.0%	375	688,178	0	0	0.0%				0.0053		0.9947		5.85%	2.4146
	1998	726,666	0	0	0.0%	458	1,657,603	0	0	0.0%				0.0358		0.9642		5.85%	2.2811
	1999	719,179	0	0	0.0%	445	1,549,825	0	0	0.0%				0.0284		0.9716		5.85%	2.1550
	2000	707,820	0	115,236	16.3%	442	1,441,016	0	234,604	16.3%				0.0067		0.9933		5.85%	2.0359
	2001	705,152	24,111	0	0.0%	436	1,356,218	46,373	0	0.0%				0.0136		0.9864		5.85%	1.9233
	2002	701,612	68,080	0	0.0%	433	1,274,805	123,699	0	0.0%				0.0069		0.9931		5.85%	1.8170
	2003	694,866	35,312	279	0.0%	428	1,192,746	60,614	478	0.0%				0.0115		0.9885		5.85%	1.7165
	2004	684,672	4,474	70,034	10.2%	419	1,110,273	7,256	113,568	10.2%				0.0210		0.9790		5.85%	1.6216
	2005	673,371	70,878	232,749	34.6%	415	1,031,578	108,582	356,562	34.6%				0.0095		0.9905		5.85%	1.5320
	2006	671,000	61,480	454,288	67.7%	411	971,115	88,978	657,475	67.7%				0.0096		0.9904		5.85%	1.4473
	2007	673,249	45,445	813,594	120.8%	406	920,500	62,134	1,112,388	120.8%				0.0122		0.9878		5.85%	1.3673
	2008	666,808	349,113	1,109,013	166.3%	398	861,290	450,935	1,432,469	166.3%				0.0197		0.9803		5.85%	1.2917
	2009	653,841	532,903	559,292	85.5%	390	797,850	650,275	682,476	85.5%				0.0201		0.9799		5.85%	1.2203
	2010	633,065	892,235	889,701	140.5%	381	729,789	1,028,557	1,025,636	140.5%				0.0231		0.9769		5.85%	1.1528
	2011	646,871	912,204	1,011,640	156.4%	372	704,477	993,440	1,101,731	156.4%				0.0236		0.9764		5.85%	1.0891
	2012	770,140	954,134	295,732	38.4%	357	792,355	981,656	304,262	38.4%				0.0403		0.9597		5.85%	1.0288
Projected Future Experience	2013	762,334	993,668	1,187,513	155.8%	341	742,198	967,422	1,156,146	155.8%	1.0000	4.0566	1.0000	0.0437	0.0000	0.9563	0.9899	5.50%	0.9736
	2014	900,873	1,240,376	1,253,866	139.2%	317	831,737	1,145,186	1,157,641	139.2%	1.3285	1.1539	1.0125	0.0471	0.0247	0.9294	0.9038	5.47%	0.9233
	2015	1,004,200	1,363,536	1,310,810	130.5%	301	879,868	1,194,715	1,148,517	130.5%	1.2172	1.1348	1.0221	0.0506	0.0000	0.9494	0.9013	5.43%	0.8762
	2016	940,913	1,425,853	1,397,069	148.5%	285	782,940	1,186,462	1,162,511	148.5%	1.0000	1.1129	1.0221	0.0546	0.0000	0.9454	0.9370	5.39%	0.8321
	2017	876,634	1,450,320	1,456,102	166.1%	268	693,123	1,146,716	1,151,288	166.1%	1.0000	1.0945	1.0221	0.0604	0.0000	0.9396	0.9317	5.36%	0.7907
	2018	812,030	1,473,892	1,511,092	186.1%	250	610,094	1,107,364	1,135,313	186.1%	1.0000	1.0961	1.0221	0.0641	0.0000	0.9359	0.9263	5.34%	0.7513
	2019	749,137	1,527,102	1,567,875	209.3%	234	534,650	1,089,874	1,118,973	209.3%	1.0000	1.1004	1.0221	0.0675	0.0000	0.9325	0.9225	5.33%	0.7137
	2020	688,312	1,583,772	1,626,081	236.2%	217	466,429	1,073,229	1,101,899	236.2%	1.0000	1.1044	1.0221	0.0710	0.0000	0.9290	0.9188	5.33%	0.6776
	2021	629,775	1,641,321	1,678,996	266.6%	201	405,035	1,055,603	1,079,834	266.6%	1.0000	1.1041	1.0221	0.0747	0.0000	0.9253	0.9150	5.33%	0.6431
	2022	573,717	1,698,024	1,731,470	301.8%	185	350,027	1,035,972	1,056,377	301.8%	1.0000	1.1076	1.0221	0.0786	0.0000	0.9214	0.9110	5.34%	0.6101
	2023	520,302	1,751,529	1,771,968	340.6%	170	301,161	1,013,820	1,025,650	340.6%	1.0000	1.1041	1.0221	0.0826	0.0000	0.9174	0.9069	5.35%	0.5788
	2024	469,660	1,798,495	1,798,875	383.0%	155	257,991	987,938	988,146	383.0%	1.0000	1.1004	1.0221	0.0869	0.0000	0.9131	0.9027	5.35%	0.5493
	2025	421,895	1,835,869	1,810,337	429.1%	141	219,933	957,036	943,727	429.1%	1.0000	1.0961	1.0221	0.0913	0.0000	0.9087	0.8983	5.35%	0.5213
	2026	377,078	1,861,402	1,808,471	479.6%	127	186,569	920,977	894,788	479.6%	1.0000	1.0936	1.0221	0.0959	0.0000	0.9041	0.8938	5.35%	0.4948
	2027	335,256	1,873,848	1,793,182	534.9%	114	157,491	880,266	842,372	534.9%	1.0000	1.0912	1.0221	0.1007	0.0000	0.8993	0.8891	5.35%	0.4698
	2028	296,447	1,872,963	1,764,613	595.3%	102	132,277	835,734	787,388	595.3%	1.0000	1.0889	1.0221	0.1057	0.0000	0.8943	0.8842	5.34%	0.4462
	2029	260,643	1,858,786	1,721,539	660.5%	91	110,525	788,216	730,017	660.5%	1.0000	1.0856	1.0221	0.1110	0.0000	0.8890	0.8792	5.34%	0.4240
	2030	227,810	1,831,709	1,669,979	733.1%	80	91,847	738,499	673,294	733.1%	1.0000	1.0859	1.0221	0.1164	0.0000	0.8836	0.8740	5.33%	0.4032
	2031	197,887	1,792,414	1,608,889	813.0%	71	75,894	687,425	617,040	813.0%	1.0000	1.0851	1.0221	0.1221	0.0000	0.8779	0.8687	5.32%	0.3835
	2032	170,792	1,740,545	1,534,197	898.3%	62	62,345	635,363	560,038	898.3%	1.0000	1.0810	1.0221	0.1280	0.0000	0.8720	0.8631	5.30%	0.3650
	2033	146,422	1,675,279	1,444,066	986.2%	53	50,900	582,372	501,996	986.2%	1.0000	1.0742	1.0221	0.1341	0.0000	0.8659	0.8573	5.29%	0.3476
	2034	124,656	1,596,384	1,341,244	1076.0%	46	41,283	528,688	444,191	1076.0%	1.0000	1.0674	1.0221	0.1404	0.0000	0.8596	0.8513	5.27%	0.3312
	2035	105,361	1,505,049	1,230,066	1167.5%	39	33,257	475,062	388,265	1167.5%	1.0000	1.0616	1.0221	0.1468	0.0000	0.8532	0.8452	5.26%	0.3156
	2036	88,389	1,403,497	1,113,493	1259.8%	33	26,618	422,652	335,320	1259.8%	1.0000	1.0557	1.0221	0.1534	0.0000	0.8466	0.8389	5.24%	0.3011
	2037	73,584	1,295,027	998,020	1356.3%	28	21,175	372,660	287,193	1356.3%	1.0000	1.0534	1.0221	0.1602	0.0000	0.8398	0.8325	5.22%	0.2878
	2038	60,779	1,182,843	885,770	1457.4%	23	16,737	325,730	243,922	1457.4%	1.0000	1.0513	1.0221	0.1670	0.0000	0.8330	0.8260	5.19%	0.2754
	2039	49,804	1,069,741	777,716	1561.6%	19	13,136	282,158	205,132	1561.6%	1.0000	1.0484	1.0221	0.1738	0.0000	0.8262	0.8194	5.16%	0.2638
	2040	40,484	958,213	676,766	1671.7%	16	10,233	242,205	171,064	1671.7%	1.0000	1.0474	1.0221	0.1807	0.0000	0.8193	0.8129	5.13%	0.2528
	2041	32,642	851,163	586,883	1797.9%	13	7,910	206,254	142,214	1797.9%	1.0000	1.0523	1.0221	0.1876	0.0000	0.8124	0.8063	5.10%	0.2423
	2042	26,108	750,513	505,072	1934.5%	10	6,066	174,389	117,358	1934.5%	1.0000	1.0528	1.0221	0.1944	0.0000	0.8056	0.7998	5.07%	0.2324
	2043	20,714	657,000	430,707	2079.3%	8	4,616	146,397	95,973	2079.3%	1.0000	1.0516	1.0221	0.2011	0.0000	0.7989	0.7934	5.05%	0.2228
	2044	16,303	571,002	364,606	2236.4%	6	3,483	121,995	77,898	2236.4%	1.0000	1.0523	1.0221	0.2076	0.0000	0.7924	0.7871	5.02%	0.2137
	2045	12,731	493,451	309,910	2434.3%	5	2,607	101,065	63,473	2434.3%	1.0000	1.0650	1.0221	0.2139	0.0000	0.7861	0.7809	5.00%	0.2048
	2046	9,865	424,431	261,516	2650.9%	4	1,937	83,315	51,335	2650.9%	1.0000	1.0654	1.0221	0.2199	0.0000	0.7801	0.7749	4.98%	0.1963
	2047	7,589	363,300	219,255	2888.9%	3	1,428	68,337	41,242	2888.9%	1.0000	1.0663	1.0221	0.2254	0.0000	0.7746	0.7693	4.96%	0.1881
	2048	5,800	309,665	183,499	3163.9%	2	1,045	55,810	33,071	3163.9%	1.0000	1.0715	1.0221	0.2303	0.0000	0.7697	0.7642	4.95%	0.1802
	2049	4,407	263,070	153,107	3474.4%	2	761	45,430	26,440	3474.4%	1.0000	1.0744	1.0221	0.2343	0.0000	0.7657	0.7598	4.93%	0.1727
	2050	3,333	222,826	127,485	3825.2%	1	551	36,872	21,096	3825.2%	1.0000	1.0772	1.0221	0.2373	0.0000	0.7627	0.7563	4.91%	0.1655
	2051	2,513	188,241	105,534	4200.1%	1	398	29,846	16,733	4200.1%	1.0000	1.0743	1.0221	0.2391	0.0000	0.7609	0.7539	4.90%	0.1586
	2052	1,892	158,708	87,645	4633.3%	1	287	24,116	13,318	4633.3%	1.0000	1.0793	1.0221	0.2394	0.0000	0.7606	0.7528	4.89%	0.1520
	Past	10,613,318	3,950,369	5,551,559	52.3%	6,566	17,079,616	4,602,499	7,021,650	41.1%									
	Future	12,049,069	48,554,831	43,805,283	363.6%	4,026	8,136,565	23,773,169	22,608,191	277.9%									
	Lifetime	22,662,387	52,505,200	49,356,842	217.8%	10,592	25,216,181	28,375,667	29,629,841	117.5%									

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	9,335,138	268,392	1,867,217	22.9%
1998	25,590,645	1,958,435	13,075,996	58.7%
1999	27,546,337	2,758,763	21,506,595	88.1%
2000	27,417,596	4,303,144	22,935,093	99.3%
2001	27,028,171	6,953,117	22,816,402	110.1%
2002	26,702,697	8,781,342	23,177,652	119.7%
2003	26,316,364	9,486,295	23,184,096	124.1%
2004	27,636,493	8,626,548	22,744,152	113.5%
2005	28,532,951	13,104,721	22,760,566	125.7%
2006	27,969,794	17,937,999	23,090,639	146.7%
2007	27,669,547	16,340,625	23,362,726	143.5%
2008	27,243,201	22,288,123	22,653,112	165.0%
2009	26,785,321	26,648,621	22,443,899	183.3%
2010	28,578,373	28,174,251	21,089,671	172.4%
2011	29,387,477	35,158,778	19,114,650	184.7%
2012	28,430,819	30,374,076	20,461,467	178.8%
Total	422,170,923	233,163,230	326,283,933	132.5%

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

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	285,007	0	86,431	30.3%
1998	726,666	0	404,666	55.7%
1999	719,179	0	608,202	84.6%
2000	707,820	115,236	644,086	107.3%
2001	705,152	0	649,317	92.1%
2002	701,612	0	706,235	100.7%
2003	694,866	279	709,452	102.1%
2004	684,672	70,034	697,748	112.1%
2005	673,371	232,749	749,044	145.8%
2006	671,000	454,288	818,625	189.7%
2007	673,249	813,594	840,465	245.7%
2008	666,808	1,109,013	799,687	286.2%
2009	653,841	559,292	804,245	208.5%
2010	633,065	889,701	844,095	273.9%
2011	646,871	1,011,640	958,027	304.5%
2012	770,140	295,732	698,717	129.1%
Total	10,613,318	5,551,559	11,019,042	156.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	172.36	164.02	155.68	18-44	12.51	11.82	10.43
45-49	205.72	194.60	183.48	45-49	14.60	13.90	12.51
50-54	243.25	229.35	214.06	50-54	16.68	15.99	14.60
55	322.48	301.63	279.39	55	21.55	20.85	19.46
56	343.33	322.48	298.85	56	23.63	22.24	20.85
57	365.57	343.33	318.31	57	25.02	23.63	22.24
58	389.20	364.18	339.16	58	26.41	25.02	23.63
59	414.22	387.81	361.40	59	28.50	26.41	24.33
60	439.24	412.83	385.03	60	29.89	27.80	25.72
61	469.82	442.02	411.44	61	31.97	29.89	27.80
62	501.79	471.21	439.24	62	34.06	31.97	29.89
63	535.15	503.18	469.82	63	36.14	34.06	31.97
64	571.29	536.54	501.79	64	38.92	36.84	34.06
65	608.82	572.68	535.15	65	41.01	38.92	36.14
66	668.59	629.67	587.97	66	45.18	43.09	39.62
67	733.92	690.83	646.35	67	49.35	47.26	43.79
68	804.81	757.55	708.90	68	54.21	51.43	47.96
69	884.04	831.22	778.40	69	59.08	56.30	52.13
70	968.83	911.84	853.46	70	64.64	61.16	56.99
71	1,078.64	1,014.70	949.37	71	72.28	68.11	63.94
72	1,198.18	1,128.68	1,056.40	72	80.62	75.76	70.89
73	1,333.01	1,253.78	1,174.55	73	89.66	84.79	79.23
74	1,481.74	1,394.17	1,305.21	74	99.39	93.83	87.57

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	1,647.15	1,549.85	1,451.16	75	110.51	104.25	97.30
76	1,854.26	1,744.45	1,633.25	76	124.41	117.46	109.81
77	2,086.39	1,962.68	1,837.58	77	140.39	132.05	123.71
78	2,347.71	2,208.71	2,068.32	78	157.77	148.04	139.00
79	2,641.00	2,485.32	2,326.86	79	177.23	166.80	156.38
80		2,795.29	2,617.37	80	198.77	186.96	175.14
81		3,145.57	2,945.41	81	223.79	210.59	197.38
82		3,538.94	3,313.76	82	251.59	237.00	221.71
83		3,980.96	3,727.98	83	283.56	266.88	249.51
84		4,479.97	4,193.63	84	318.31	300.24	280.78
				85	357.93	337.08	315.53
				86	403.10	379.47	355.15
				87	453.14	426.73	399.63
				88	510.13	480.25	449.67
				89	573.38	540.02	505.96
				90	645.66	607.43	569.21
				91	726.28	683.88	640.10
				92	816.63	769.37	720.02
				93	918.79	865.28	809.68
				94	1,033.47	973.00	911.15
				95	1,162.74	1,094.63	1,025.13
				96	1,307.99	1,231.54	1,153.01
				97	1,471.32	1,385.83	1,296.87
				98	1,655.49	1,558.89	1,459.50
				99	1,861.91	1,753.49	1,641.59

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	205.72	195.99	184.87	18-44	14.60	13.90	12.51
45-49	244.64	233.52	219.62	45-49	17.38	16.68	15.29
50-54	290.51	275.22	259.93	50-54	20.16	18.77	17.38
55	385.03	361.40	336.38	55	25.72	24.33	22.94
56	411.44	386.42	360.01	56	27.80	26.41	25.02
57	437.85	411.44	383.64	57	29.89	27.80	26.41
58	465.65	439.24	410.05	58	31.28	29.89	27.80
59	496.23	467.04	436.46	59	33.36	31.97	29.89
60	528.20	497.62	465.65	60	35.45	33.36	31.28
61	564.34	530.98	497.62	61	38.23	36.14	33.36
62	601.87	567.12	529.59	62	40.31	38.23	36.14
63	642.18	604.65	565.73	63	43.09	41.01	38.23
64	685.27	644.96	603.26	64	45.87	43.09	41.01
65	729.75	686.66	642.18	65	48.65	45.87	43.09
66	803.42	754.77	706.12	66	54.21	50.74	47.96
67	882.65	829.83	777.01	67	59.08	56.30	52.82
68	970.22	911.84	853.46	68	65.33	61.86	57.69
69	1,066.13	1,002.19	938.25	69	71.59	68.11	63.25
70	1,170.38	1,100.88	1,029.99	70	78.54	74.37	69.50
71	1,307.99	1,231.54	1,152.31	71	88.27	83.40	77.84
72	1,462.28	1,376.10	1,288.53	72	98.00	93.13	86.88
73	1,633.25	1,537.34	1,440.04	73	109.81	103.56	96.61
74	1,825.07	1,718.04	1,611.01	74	122.32	115.37	108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,039.13	1,919.59	1,800.05	75	136.22	128.58	120.24
76	2,294.89	2,160.06	2,025.23	76	153.60	145.26	135.53
77	2,582.62	2,429.72	2,278.21	77	173.06	163.33	152.90
78	2,905.10	2,734.13	2,563.16	78	193.91	183.48	171.67
79	3,267.89	3,076.07	2,882.86	79	218.23	206.42	193.21
				80	245.34	231.44	216.84
				81	276.61	260.63	243.95
				82	310.67	293.29	274.53
				83	349.59	329.43	309.28
				84	393.37	370.44	347.50
				85	442.02	416.31	390.59
				86	497.62	468.43	439.94
				87	559.48	527.51	494.84
				88	629.67	592.84	556.70
				89	708.21	667.20	626.20
				90	797.17	750.60	704.04
				91	896.55	844.43	792.30
				92	1,008.45	950.07	890.99
				93	1,134.24	1,068.22	1,002.19
				94	1,276.02	1,202.35	1,127.99
				95	1,435.87	1,352.47	1,268.38
				96	1,615.18	1,521.36	1,427.53
				97	1,816.73	1,711.09	1,605.45
				98	2,044.00	1,925.15	1,806.31
				99	2,299.76	2,165.62	2,032.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	264.10	248.81	233.52	18-44	18.07	17.38	15.99
45-49	315.53	296.07	278.00	45-49	22.24	20.85	19.46
50-54	373.91	351.67	329.43	50-54	25.72	24.33	22.94
55	489.28	460.09	429.51	55	32.67	31.28	29.19
56	522.64	490.67	458.70	56	35.45	33.36	31.28
57	556.00	522.64	487.89	57	37.53	36.14	33.36
58	593.53	557.39	519.86	58	40.31	38.23	35.45
59	632.45	593.53	554.61	59	42.40	41.01	38.23
60	672.76	631.06	589.36	60	45.18	43.09	40.31
61	717.24	674.15	631.06	61	48.65	46.57	43.09
62	764.50	718.63	674.15	62	52.13	49.35	45.87
63	814.54	767.28	720.02	63	55.60	52.13	48.65
64	868.75	818.71	770.06	64	59.08	55.60	52.13
65	924.35	872.92	821.49	65	62.55	59.08	54.91
66	1,021.65	964.66	906.28	66	69.50	65.33	61.16
67	1,128.68	1,064.74	999.41	67	76.45	72.28	67.42
68	1,246.83	1,174.55	1,102.27	68	84.10	79.23	74.37
69	1,378.88	1,296.87	1,214.86	69	92.44	87.57	82.01
70	1,522.05	1,430.31	1,338.57	70	101.47	95.91	90.35
71	1,708.31	1,606.84	1,503.98	71	113.98	107.73	101.47
72	1,918.20	1,804.22	1,690.24	72	128.58	120.93	113.98
73	2,151.72	2,025.23	1,897.35	73	143.87	136.22	127.88
74	2,414.43	2,274.04	2,132.26	74	161.94	152.90	143.17

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,709.11	2,552.04	2,393.58	75	181.40	170.97	160.55
76	3,048.27	2,871.74	2,695.21	76	204.33	192.52	180.70
77	3,429.13	3,231.75	3,032.98	77	230.05	216.84	203.64
78	3,858.64	3,636.24	3,413.84	78	258.54	243.95	228.66
79	4,340.97	4,092.16	3,841.96	79	290.51	273.83	257.15
				80	326.65	307.89	288.43
				81	367.66	346.81	324.57
				82	413.53	389.90	365.57
				83	464.96	438.55	410.75
				84	523.34	492.76	462.18
				85	587.97	553.92	519.86
				86	661.64	623.42	585.19
				87	744.35	701.26	658.17
				88	837.48	788.83	740.87
				89	942.42	887.52	833.31
				90	1,059.88	998.72	936.86
				91	1,192.62	1,123.12	1,054.32
				92	1,341.35	1,263.51	1,185.67
				93	1,508.85	1,421.28	1,334.40
				94	1,697.19	1,599.20	1,501.20
				95	1,909.86	1,799.36	1,688.16
				96	2,148.25	2,023.84	1,899.44
				97	2,416.52	2,276.82	2,137.13
				98	2,718.84	2,561.77	2,404.01
				99	3,058.70	2,881.47	2,704.25

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	341.94	325.26	308.58	18-44	22.94	22.24	20.85
45-49	405.88	386.42	365.57	45-49	27.80	26.41	25.02
50-54	479.55	455.92	432.29	50-54	32.67	31.28	29.89
55	629.67	600.48	571.29	55	43.09	41.01	38.92
56	672.76	642.18	610.21	56	45.87	43.79	41.70
57	718.63	685.27	650.52	57	49.35	46.57	44.48
58	768.67	731.14	692.22	58	52.13	50.04	47.26
59	820.10	779.79	738.09	59	55.60	53.52	50.74
60	875.70	831.22	786.74	60	58.38	56.30	53.52
61	934.08	886.82	840.95	61	62.55	60.47	56.99
62	995.24	946.59	897.94	62	66.72	63.94	61.16
63	1,059.18	1,009.14	957.71	63	70.89	68.11	64.64
64	1,128.68	1,075.86	1,023.04	64	75.76	72.98	68.81
65	1,202.35	1,146.75	1,091.15	65	80.62	77.15	72.98
66	1,326.06	1,264.90	1,202.35	66	88.96	85.49	80.62
67	1,462.28	1,394.17	1,324.67	67	98.00	93.83	88.96
68	1,612.40	1,535.95	1,459.50	68	107.73	103.56	98.00
69	1,777.81	1,693.02	1,608.23	69	118.85	113.98	108.42
70	1,958.51	1,865.38	1,770.86	70	130.66	125.10	118.85
71	2,190.64	2,087.78	1,982.14	71	146.65	140.39	133.44
72	2,450.57	2,335.20	2,218.44	72	164.02	157.07	148.73
73	2,741.08	2,611.81	2,482.54	73	183.48	175.14	166.80
74	3,064.95	2,921.78	2,778.61	74	205.03	195.99	186.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,427.74	3,267.89	3,108.04	75	229.35	218.93	207.81
76	3,857.25	3,677.94	3,498.63	76	258.54	246.73	234.22
77	4,339.58	4,138.03	3,936.48	77	290.51	277.31	263.41
78	4,883.07	4,656.50	4,428.54	78	326.65	311.36	296.07
79	5,494.67	5,238.91	4,983.15	79	367.66	350.28	332.91
				80	412.83	393.37	373.91
				81	464.96	442.72	421.17
				82	522.64	498.32	473.99
				83	587.97	560.17	533.07
				84	661.64	630.37	599.79
				85	743.65	708.90	674.15
				86	836.78	797.86	758.94
				87	941.73	897.25	853.46
				88	1,059.18	1,009.84	960.49
				89	1,191.23	1,135.63	1,080.03
				90	1,340.66	1,278.11	1,214.86
				91	1,508.15	1,437.26	1,367.07
				92	1,696.50	1,617.27	1,538.04
				93	1,908.47	1,819.51	1,729.86
				94	2,146.86	2,046.78	1,946.00
				95	2,415.13	2,302.54	2,189.25
				96	2,716.76	2,590.27	2,463.08
				97	3,056.61	2,914.14	2,770.97
				98	3,438.86	3,278.32	3,117.08
				99	3,868.37	3,687.67	3,506.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	340.55	319.70	298.85	18-44	22.94	21.55	20.16
45-49	403.10	378.08	353.06	45-49	27.11	25.72	24.33
50-54	475.38	446.19	415.61	50-54	31.97	30.58	28.50
55	600.48	565.73	529.59	55	40.31	38.23	35.45
56	633.84	597.70	560.17	56	43.09	41.01	38.23
57	669.98	631.06	590.75	57	45.18	43.09	40.31
58	707.51	665.81	622.72	58	47.96	45.87	42.40
59	746.43	703.34	657.47	59	50.74	47.96	45.18
60	786.74	740.87	693.61	60	53.52	50.74	47.26
61	832.61	783.96	735.31	61	56.99	53.52	50.04
62	881.26	829.83	777.01	62	59.77	56.99	52.82
63	932.69	878.48	822.88	63	63.25	59.77	55.60
64	986.90	929.91	870.14	64	66.72	63.25	59.08
65	1,043.89	982.73	920.18	65	70.20	66.03	61.86
66	1,131.46	1,064.74	998.02	66	76.45	71.59	67.42
67	1,225.98	1,153.70	1,080.03	67	82.71	77.84	72.98
68	1,327.45	1,249.61	1,170.38	68	89.66	84.10	78.54
69	1,437.26	1,353.86	1,267.68	69	96.61	91.05	84.79
70	1,556.80	1,465.06	1,373.32	70	104.25	98.00	91.74
71	1,708.31	1,608.23	1,506.76	71	114.68	107.73	100.78
72	1,873.72	1,762.52	1,651.32	72	125.80	118.15	110.51
73	2,055.81	1,933.49	1,811.17	73	137.61	129.97	121.63
74	2,254.58	2,121.14	1,986.31	74	151.51	142.48	133.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,472.81	2,325.47	2,176.74	75	165.41	155.68	145.95
76	2,782.78	2,617.37	2,450.57	76	186.26	175.14	164.72
77	3,131.67	2,945.41	2,756.37	77	209.20	197.38	184.87
78	3,523.65	3,313.76	3,102.48	78	235.61	221.71	207.81
79	3,964.28	3,727.98	3,490.29	79	264.80	249.51	234.22
80		4,193.63	3,926.75	80		280.09	262.71
81		4,719.05	4,418.81	81		315.53	296.07
82		5,308.41	4,972.03	82		354.45	332.91
83		5,971.44	5,594.75	83		398.93	373.91
84		6,717.87	6,295.31	84		448.97	420.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	411.44	387.81	364.18	18-44	28.50	27.11	25.02
45-49	489.28	460.09	430.90	45-49	33.36	31.97	29.89
50-54	581.02	544.88	508.74	50-54	38.92	36.84	34.75
55	739.48	697.78	656.08	55	50.04	47.26	43.79
56	782.57	738.09	693.61	56	52.82	50.04	46.57
57	827.05	779.79	732.53	57	56.30	52.82	49.35
58	874.31	824.27	772.84	58	59.08	55.60	52.13
59	924.35	870.14	815.93	59	62.55	59.08	54.91
60	975.78	918.79	860.41	60	65.33	61.86	57.69
61	1,031.38	971.61	910.45	61	69.50	66.03	61.16
62	1,089.76	1,025.82	961.88	62	73.67	69.50	64.64
63	1,150.92	1,084.20	1,016.09	63	77.15	72.98	68.11
64	1,214.86	1,145.36	1,074.47	64	82.01	77.15	72.28
65	1,282.97	1,209.30	1,134.24	65	86.18	81.32	75.76
66	1,392.78	1,313.55	1,231.54	66	93.83	88.27	82.71
67	1,512.32	1,424.75	1,335.79	67	102.17	95.91	89.66
68	1,641.59	1,545.68	1,449.77	68	110.51	104.25	97.30
69	1,781.98	1,677.73	1,572.09	69	120.24	113.29	105.64
70	1,933.49	1,819.51	1,705.53	70	129.97	122.32	114.68
71	2,125.31	2,000.21	1,875.11	71	143.17	134.83	126.49
72	2,336.59	2,198.98	2,061.37	72	157.07	148.04	139.00
73	2,568.72	2,417.21	2,265.70	73	172.36	162.63	152.21
74	2,823.09	2,656.29	2,489.49	74	189.74	178.62	167.50
75	3,102.48	2,919.00	2,735.52	75	207.81	195.99	183.48
76	3,491.68	3,284.57	3,078.85	76	234.22	221.01	206.42
77	3,928.14	3,696.01	3,465.27	77	263.41	248.12	232.13
78	4,420.20	4,158.88	3,898.95	78	296.07	278.70	261.32
79	4,973.42	4,680.13	4,386.84	79	332.91	313.45	293.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	549.05	517.08	485.11	18-44	36.84	34.75	32.67
45-49	646.35	610.21	572.68	45-49	43.79	41.70	38.92
50-54	758.94	717.24	674.15	50-54	51.43	48.65	45.18
55	988.29	931.30	872.92	55	66.03	62.55	58.38
56	1,042.50	982.73	922.96	56	70.20	66.72	61.86
57	1,099.49	1,036.94	974.39	57	74.37	70.20	65.33
58	1,160.65	1,093.93	1,028.60	58	78.54	73.67	68.81
59	1,223.20	1,155.09	1,085.59	59	82.71	77.84	72.98
60	1,289.92	1,217.64	1,145.36	60	86.88	82.01	76.45
61	1,363.59	1,287.14	1,209.30	61	91.74	86.88	81.32
62	1,440.04	1,359.42	1,277.41	62	97.30	91.74	85.49
63	1,522.05	1,434.48	1,348.30	63	102.17	96.61	90.35
64	1,606.84	1,515.10	1,423.36	64	107.73	102.17	95.22
65	1,697.19	1,599.89	1,501.20	65	113.29	107.03	100.08
66	1,847.31	1,741.67	1,634.64	66	123.71	116.76	109.12
67	2,011.33	1,894.57	1,777.81	67	134.83	127.19	118.85
68	2,187.86	2,062.76	1,934.88	68	146.65	138.31	129.97
69	2,381.07	2,243.46	2,105.85	69	159.85	150.82	141.09
70	2,590.96	2,440.84	2,290.72	70	173.75	164.02	153.60
71	2,855.06	2,689.65	2,524.24	71	191.82	180.70	169.58
72	3,144.18	2,962.09	2,780.00	72	210.59	198.77	186.26
73	3,462.49	3,262.33	3,062.17	73	232.13	218.93	205.03
74	3,814.16	3,593.15	3,372.14	74	255.76	241.17	225.88
75	4,200.58	3,957.33	3,714.08	75	280.78	264.80	248.12
76	4,727.39	4,453.56	4,179.73	76	316.23	298.16	279.39
77	5,318.14	5,010.95	4,702.37	77	355.84	334.99	314.14
78	5,983.95	5,637.84	5,290.34	78	399.63	376.69	353.76
79	6,733.16	6,342.57	5,951.98	79	449.67	423.95	397.54

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	707.51	676.93	644.96	18-44	47.96	45.87	43.09
45-49	846.51	807.59	768.67	45-49	56.99	54.91	51.43
50-54	1,010.53	963.27	914.62	50-54	67.42	64.64	61.16
55	1,301.04	1,238.49	1,174.55	55	86.88	83.40	79.23
56	1,373.32	1,307.99	1,241.27	56	91.74	88.27	84.10
57	1,449.77	1,380.27	1,310.77	57	97.30	93.13	88.27
58	1,530.39	1,458.11	1,383.05	58	102.86	98.00	93.13
59	1,615.18	1,538.73	1,460.89	59	108.42	103.56	98.69
60	1,704.14	1,623.52	1,541.51	60	113.98	109.12	103.56
61	1,800.05	1,713.87	1,629.08	61	120.93	115.37	109.81
62	1,898.74	1,809.78	1,719.43	62	127.19	121.63	115.37
63	2,004.38	1,909.86	1,815.34	63	134.14	128.58	122.32
64	2,115.58	2,016.89	1,916.81	64	141.78	135.53	128.58
65	2,232.34	2,128.09	2,023.84	65	149.43	142.48	135.53
66	2,425.55	2,311.57	2,198.98	66	162.63	154.99	147.34
67	2,634.05	2,510.34	2,386.63	67	176.53	168.19	159.85
68	2,859.23	2,725.79	2,592.35	68	191.13	182.79	173.75
69	3,105.26	2,960.70	2,814.75	69	207.81	198.08	188.35
70	3,372.14	3,213.68	3,055.22	70	225.18	214.76	204.33
71	3,702.96	3,529.21	3,355.46	71	247.42	236.30	224.49
72	4,064.36	3,875.32	3,684.89	72	271.75	259.24	246.73
73	4,461.90	4,254.79	4,046.29	73	298.16	284.26	270.36
74	4,898.36	4,670.40	4,443.83	74	327.35	312.75	296.77
75	5,376.52	5,127.71	4,878.90	75	359.32	342.64	325.26
76	6,049.28	5,769.89	5,489.11	76	404.49	385.73	366.27
77	6,806.83	6,489.91	6,174.38	77	455.23	433.68	412.14
78	7,657.51	7,301.67	6,945.83	78	511.52	487.89	463.57
79	8,615.22	8,214.90	7,813.19	79	575.46	549.05	521.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	151.51	143.17	133.44	18-44	11.12	10.43	9.73
45-49	176.53	168.19	157.07	45-49	13.21	12.51	11.12
50-54	204.33	194.60	183.48	50-54	14.60	13.90	12.51
55	279.39	261.32	243.25	55	18.77	18.07	16.68
56	298.85	280.78	261.32	56	20.16	19.46	18.07
57	319.70	300.24	278.00	57	21.55	20.85	19.46
58	341.94	319.70	297.46	58	23.63	22.24	20.85
59	365.57	341.94	318.31	59	25.02	23.63	22.24
60	390.59	365.57	339.16	60	26.41	25.02	23.63
61	418.39	391.98	364.18	61	28.50	27.11	25.72
62	448.97	419.78	390.59	62	30.58	29.19	27.11
63	479.55	450.36	419.78	63	32.67	30.58	29.19
64	512.91	482.33	450.36	64	34.75	32.67	31.28
65	549.05	515.69	482.33	65	36.84	34.75	32.67
66	601.87	565.73	528.20	66	41.01	38.23	36.14
67	658.86	618.55	578.24	67	44.48	42.40	39.62
68	720.02	676.93	633.84	68	48.65	45.87	43.09
69	788.13	740.87	693.61	69	53.52	50.74	47.26
70	861.80	810.37	758.94	70	58.38	54.91	51.43
71	961.88	904.89	847.90	71	65.33	61.86	57.69
72	1,073.08	1,009.14	945.20	72	72.98	68.81	63.94
73	1,198.18	1,125.90	1,055.01	73	81.32	76.45	71.59
74	1,335.79	1,256.56	1,177.33	74	90.35	84.79	79.23

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,490.08	1,401.12	1,312.16	75	100.08	94.52	88.27
76	1,677.73	1,577.65	1,477.57	76	112.59	106.34	99.39
77	1,887.62	1,775.03	1,663.83	77	127.19	119.54	111.90
78	2,122.53	1,997.43	1,872.33	78	142.48	134.83	125.80
79	2,389.41	2,249.02	2,107.24	79	160.55	151.51	141.09
80		2,529.80	2,371.34	80	180.01	169.58	158.46
81		2,846.72	2,668.80	81	202.94	191.13	178.62
82		3,202.56	3,001.01	82	227.96	214.76	200.86
83		3,602.88	3,376.31	83	256.46	241.86	225.88
84		4,053.24	3,797.48	84	288.43	271.75	254.37
				85	323.87	305.11	285.65
				86	364.88	343.33	321.79
				87	410.05	386.42	362.10
				88	461.48	435.07	407.27
				89	519.17	489.28	458.01
				90	583.80	550.44	515.00
				91	656.78	618.55	579.63
				92	738.79	696.39	651.91
				93	831.22	783.27	733.23
				94	935.47	881.26	824.97
				95	1,052.23	991.07	927.83
				96	1,183.59	1,114.78	1,043.89
				97	1,331.62	1,254.48	1,174.55
				98	1,497.73	1,410.85	1,321.20
				99	1,684.68	1,587.38	1,485.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	175.14	164.02	152.90	18-44	12.51	11.82	11.12
45-49	207.11	194.60	182.09	45-49	14.60	13.90	13.21
50-54	241.86	227.96	214.06	50-54	16.68	15.99	14.60
55	333.60	311.36	289.12	55	22.24	21.55	20.16
56	357.23	333.60	309.97	56	24.33	23.63	21.55
57	380.86	357.23	332.21	57	25.72	25.02	22.94
58	407.27	382.25	355.84	58	27.80	26.41	25.02
59	435.07	408.66	380.86	59	29.89	28.50	26.41
60	464.26	436.46	407.27	60	31.28	29.89	27.80
61	497.62	467.04	436.46	61	34.06	31.97	29.89
62	532.37	500.40	467.04	62	36.14	34.75	31.97
63	568.51	535.15	499.01	63	38.92	36.84	34.06
64	608.82	572.68	535.15	64	41.01	39.62	36.84
65	650.52	611.60	571.29	65	43.79	41.70	38.92
66	715.85	674.15	629.67	66	48.65	45.87	43.09
67	788.13	740.87	693.61	67	53.52	50.74	47.26
68	867.36	815.93	763.11	68	58.38	55.60	51.43
69	953.54	897.94	839.56	69	63.94	60.47	56.99
70	1,048.06	986.90	924.35	70	70.20	66.03	61.86
71	1,171.77	1,103.66	1,034.16	71	78.54	74.37	69.50
72	1,310.77	1,234.32	1,156.48	72	88.27	83.40	77.84
73	1,465.06	1,380.27	1,292.70	73	98.69	93.13	86.88
74	1,637.42	1,542.90	1,445.60	74	110.51	104.25	97.30

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	1,830.63	1,723.60	1,616.57	75	123.02	116.07	108.42
76	2,061.37	1,940.44	1,819.51	76	139.00	130.66	122.32
77	2,318.52	2,183.69	2,047.47	77	155.68	147.34	137.61
78	2,609.03	2,456.13	2,303.23	78	175.14	165.41	154.99
79	2,937.07	2,764.71	2,590.96	79	196.69	185.57	173.75
				80	221.01	208.50	195.30
				81	248.81	234.91	219.62
				82	280.09	264.10	247.42
				83	314.84	296.77	278.00
				84	353.76	333.60	312.75
				85	397.54	374.61	350.98
				86	447.58	421.87	395.46
				87	503.18	474.69	444.80
				88	566.43	533.76	500.40
				89	637.32	600.48	562.26
				90	716.55	675.54	633.15
				91	806.20	759.64	711.68
				92	906.98	854.85	800.64
				93	1,020.26	961.19	900.72
				94	1,148.14	1,081.42	1,013.31
				95	1,291.31	1,216.95	1,139.80
				96	1,452.55	1,369.15	1,282.28
				97	1,633.95	1,540.12	1,442.82
				98	1,838.28	1,732.64	1,622.83
				99	2,068.32	1,948.78	1,825.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	216.84	202.94	187.65	18-44	14.60	13.90	13.21
45-49	254.37	239.08	223.79	45-49	18.07	16.68	15.99
50-54	296.07	280.78	265.49	50-54	20.85	19.46	18.07
55	418.39	396.15	372.52	55	28.50	27.11	25.02
56	448.97	423.95	398.93	56	30.58	29.19	27.11
57	479.55	453.14	425.34	57	32.67	31.28	29.19
58	512.91	483.72	453.14	58	34.75	33.36	31.28
59	549.05	517.08	483.72	59	37.53	35.45	33.36
60	586.58	551.83	515.69	60	39.62	37.53	35.45
61	628.28	590.75	553.22	61	42.40	40.31	38.23
62	671.37	632.45	593.53	62	45.87	43.09	40.31
63	717.24	676.93	635.23	63	48.65	45.87	43.09
64	767.28	725.58	681.10	64	52.13	49.35	45.87
65	820.10	775.62	729.75	65	55.60	52.13	48.65
66	907.67	857.63	807.59	66	61.86	57.69	54.21
67	1,004.97	947.98	890.99	67	68.11	63.94	59.77
68	1,110.61	1,048.06	984.12	68	75.06	70.89	66.03
69	1,228.76	1,159.26	1,088.37	69	82.71	78.54	72.98
70	1,359.42	1,280.19	1,200.96	70	91.05	86.18	80.62
71	1,526.22	1,437.26	1,348.30	71	102.17	97.30	91.05
72	1,712.48	1,613.79	1,513.71	72	114.68	108.42	101.47
73	1,922.37	1,809.78	1,698.58	73	129.27	121.63	113.98
74	2,157.28	2,032.18	1,907.08	74	144.56	136.92	127.88

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,419.99	2,279.60	2,139.21	75	161.94	152.90	143.17
76	2,724.40	2,565.94	2,407.48	76	182.79	172.36	161.24
77	3,064.95	2,887.03	2,709.11	77	205.03	193.91	181.40
78	3,449.98	3,248.43	3,048.27	78	230.74	217.54	204.33
79	3,882.27	3,655.70	3,429.13	79	259.24	244.64	229.35
				80	291.21	274.53	257.85
				81	328.04	309.28	290.51
				82	369.05	347.50	326.65
				83	414.92	391.29	366.96
				84	467.04	439.94	412.83
				85	524.73	494.84	464.26
				86	590.75	556.70	522.64
				87	664.42	626.89	587.97
				88	747.13	704.73	661.64
				89	840.95	793.00	744.35
				90	945.90	892.38	836.78
				91	1,064.05	1,003.58	941.73
				92	1,196.79	1,128.68	1,059.18
				93	1,346.91	1,269.77	1,191.23
				94	1,515.10	1,428.92	1,340.66
				95	1,704.14	1,607.54	1,508.15
				96	1,917.51	1,808.39	1,696.50
				97	2,156.59	2,034.27	1,908.47
				98	2,426.25	2,288.64	2,146.86
				99	2,729.96	2,574.28	2,415.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	276.61	261.32	246.03	18-44	18.77	18.07	17.38
45-49	332.21	314.14	296.07	45-49	22.94	22.24	20.85
50-54	396.15	375.30	354.45	50-54	26.41	25.72	24.33
55	542.10	517.08	492.06	55	36.84	35.45	33.36
56	579.63	553.22	526.81	56	39.62	38.23	36.14
57	619.94	590.75	562.95	57	42.40	41.01	38.23
58	661.64	631.06	600.48	58	45.18	43.79	41.01
59	707.51	674.15	642.18	59	48.65	46.57	43.79
60	754.77	720.02	685.27	60	51.43	49.35	46.57
61	808.98	771.45	733.92	61	54.91	52.82	50.04
62	865.97	825.66	785.35	62	59.08	56.30	53.52
63	927.13	884.04	839.56	63	62.55	60.47	56.99
64	993.85	946.59	897.94	64	66.72	63.94	61.16
65	1,063.35	1,011.92	960.49	65	70.89	68.11	64.64
66	1,171.77	1,116.17	1,059.18	66	78.54	75.06	71.59
67	1,291.31	1,230.15	1,167.60	67	86.18	82.71	78.54
68	1,423.36	1,355.25	1,287.14	68	95.22	91.74	86.88
69	1,569.31	1,494.25	1,417.80	69	104.95	100.78	95.91
70	1,727.77	1,645.76	1,562.36	70	115.37	110.51	104.95
71	1,934.88	1,844.53	1,751.40	71	129.27	123.71	117.46
72	2,165.62	2,065.54	1,962.68	72	145.26	139.00	132.05
73	2,425.55	2,312.96	2,198.98	73	162.63	154.99	147.34
74	2,714.67	2,589.57	2,463.08	74	182.09	173.75	164.72

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,038.54	2,899.54	2,759.15	75	203.64	193.91	184.18
76	3,419.40	3,262.33	3,103.87	76	229.35	218.23	207.81
77	3,847.52	3,670.99	3,491.68	77	257.85	246.03	233.52
78	4,329.85	4,129.69	3,928.14	78	289.82	276.61	262.71
79	4,871.95	4,646.77	4,418.81	79	325.96	311.36	295.38
				80	366.27	349.59	332.21
				81	412.14	393.37	373.91
				82	463.57	442.72	420.48
				83	521.95	497.62	472.60
				84	586.58	559.48	531.68
				85	659.56	628.98	597.70
				86	742.26	708.21	672.76
				87	835.39	796.47	756.86
				88	939.64	895.86	851.38
				89	1,057.10	1,007.75	957.71
				90	1,189.15	1,133.55	1,077.25
				91	1,337.18	1,275.33	1,212.08
				92	1,504.68	1,435.18	1,363.59
				93	1,692.33	1,614.49	1,533.87
				94	1,904.30	1,816.04	1,725.69
				95	2,141.99	2,042.61	1,941.14
				96	2,409.57	2,298.37	2,183.69
				97	2,711.20	2,585.40	2,456.83
				98	3,049.66	2,908.58	2,764.02
				99	3,431.22	3,272.06	3,109.43

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	287.73	272.44	257.15	18-44	20.16	18.77	17.38
45-49	340.55	321.09	303.02	45-49	24.33	22.94	20.85
50-54	400.32	378.08	354.45	50-54	27.80	26.41	24.33
55	529.59	497.62	465.65	55	35.45	33.36	31.28
56	560.17	526.81	493.45	56	38.23	35.45	33.36
57	593.53	557.39	521.25	57	40.31	37.53	35.45
58	626.89	589.36	551.83	58	42.40	40.31	37.53
59	663.03	624.11	582.41	59	45.18	42.40	39.62
60	700.56	658.86	615.77	60	47.26	44.48	41.70
61	742.26	697.78	651.91	61	50.04	47.26	44.48
62	786.74	739.48	690.83	62	53.52	50.04	47.26
63	832.61	782.57	731.14	63	56.30	52.82	50.04
64	881.26	828.44	772.84	64	59.77	56.30	52.82
65	932.69	875.70	817.32	65	62.55	59.08	55.60
66	1,011.92	950.76	888.21	66	68.11	64.64	60.47
67	1,096.71	1,031.38	963.27	67	73.67	69.50	65.33
68	1,189.84	1,118.95	1,045.28	68	79.93	75.76	70.89
69	1,289.92	1,213.47	1,134.24	69	86.88	82.01	76.45
70	1,398.34	1,314.94	1,230.15	70	93.83	88.27	82.71
71	1,535.95	1,444.21	1,351.08	71	103.56	97.30	91.05
72	1,686.07	1,584.60	1,483.13	72	113.29	106.34	100.08
73	1,850.09	1,738.89	1,627.69	73	123.71	116.76	109.81
74	2,030.79	1,908.47	1,786.15	74	136.22	128.58	120.24

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	2,228.17	2,094.73	1,959.90	75	148.73	140.39	131.36
76	2,507.56	2,357.44	2,205.93	76	167.50	158.46	148.04
77	2,820.31	2,652.12	2,482.54	77	188.35	177.92	166.80
78	3,171.98	2,982.94	2,793.90	78	211.98	200.16	186.96
79	3,566.74	3,355.46	3,142.79	79	239.08	224.49	210.59
80		3,773.85	3,536.16	80		252.29	236.30
81		4,246.45	3,979.57	81		284.26	266.19
82		4,778.82	4,477.19	82		319.70	299.55
83		5,376.52	5,037.36	83		359.32	336.38
84		6,049.28	5,668.42	84		404.49	378.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	351.67	330.82	309.97	18-44	23.63	22.24	20.85
45-49	415.61	391.98	366.96	45-49	28.50	26.41	25.02
50-54	489.28	461.48	433.68	50-54	33.36	31.28	29.19
55	644.96	608.82	572.68	55	43.79	41.01	38.23
56	683.88	644.96	607.43	56	46.57	43.79	41.01
57	724.19	683.88	642.18	57	49.35	45.87	43.09
58	767.28	722.80	679.71	58	52.13	48.65	45.87
59	813.15	765.89	718.63	59	54.91	51.43	47.96
60	860.41	810.37	760.33	60	57.69	54.21	50.74
61	911.84	859.02	806.20	61	61.16	57.69	54.21
62	964.66	909.06	852.07	62	64.64	61.16	56.99
63	1,021.65	961.88	902.11	63	68.81	64.64	60.47
64	1,081.42	1,018.87	954.93	64	72.28	68.81	63.94
65	1,143.97	1,077.25	1,010.53	65	76.45	72.28	67.42
66	1,242.66	1,170.38	1,098.10	66	83.40	78.54	73.67
67	1,349.69	1,270.46	1,192.62	67	90.35	85.49	79.93
68	1,465.06	1,380.27	1,295.48	68	98.69	93.13	86.88
69	1,590.16	1,498.42	1,406.68	69	107.03	100.78	94.52
70	1,726.38	1,626.30	1,526.22	70	116.07	109.12	102.17
71	1,900.13	1,788.93	1,679.12	71	127.88	120.24	112.59
72	2,089.17	1,968.24	1,844.53	72	140.39	132.05	123.71
73	2,297.67	2,164.23	2,028.01	73	154.29	145.26	136.22
74	2,528.41	2,379.68	2,229.56	74	169.58	159.85	149.43
75	2,780.00	2,615.98	2,450.57	75	185.57	175.14	164.02
76	3,127.50	2,944.02	2,757.76	76	209.20	197.38	184.87
77	3,519.48	3,312.37	3,102.48	77	234.91	221.71	207.81
78	3,958.72	3,725.20	3,491.68	78	264.80	249.51	233.52
79	4,453.56	4,192.24	3,928.14	79	297.46	280.09	262.71

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	448.97	423.95	397.54	18-44	30.58	29.19	27.11
45-49	536.54	505.96	473.99	45-49	36.84	34.75	32.67
50-54	639.40	601.87	564.34	50-54	43.09	41.01	38.23
55	854.85	802.03	749.21	55	56.99	54.21	50.74
56	904.89	849.29	793.69	56	60.47	57.69	54.21
57	956.32	897.94	839.56	57	63.94	61.16	56.99
58	1,011.92	950.76	889.60	58	68.11	64.64	60.47
59	1,070.30	1,006.36	941.03	59	71.59	68.11	63.94
60	1,131.46	1,063.35	995.24	60	75.76	71.59	67.42
61	1,198.18	1,127.29	1,056.40	61	80.62	76.45	71.59
62	1,269.07	1,194.01	1,118.95	62	85.49	80.62	75.76
63	1,344.13	1,264.90	1,187.06	63	90.35	85.49	79.93
64	1,421.97	1,339.96	1,257.95	64	95.22	90.35	84.79
65	1,505.37	1,419.19	1,333.01	65	100.78	95.22	88.96
66	1,638.81	1,544.29	1,451.16	66	109.81	104.25	97.30
67	1,783.37	1,680.51	1,577.65	67	119.54	113.29	105.64
68	1,941.83	1,829.24	1,716.65	68	129.97	123.02	115.37
69	2,112.80	1,989.09	1,866.77	69	141.78	134.14	125.10
70	2,299.06	2,164.23	2,029.40	70	153.60	145.26	136.22
71	2,533.97	2,386.63	2,237.90	71	169.58	160.55	150.12
72	2,792.51	2,629.88	2,465.86	72	186.96	176.53	165.41
73	3,077.46	2,898.15	2,717.45	73	205.72	194.60	182.79
74	3,391.60	3,194.22	2,995.45	74	226.57	214.06	200.86
75	3,737.71	3,519.48	3,299.86	75	249.51	235.61	221.01
76	4,204.75	3,960.11	3,714.08	76	280.78	265.49	248.81
77	4,730.17	4,454.95	4,178.34	77	316.23	298.16	280.09
78	5,320.92	5,012.34	4,702.37	78	355.84	335.69	314.84
79	5,986.73	5,637.84	5,290.34	79	400.32	377.39	353.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	596.31	567.12	536.54	18-44	40.31	38.92	36.84
45-49	718.63	683.88	646.35	45-49	48.65	46.57	44.48
50-54	864.58	821.49	777.01	50-54	57.69	55.60	52.82
55	1,137.02	1,085.59	1,034.16	55	76.45	72.98	69.50
56	1,203.74	1,149.53	1,095.32	56	81.32	77.84	73.67
57	1,273.24	1,216.25	1,159.26	57	85.49	82.01	78.54
58	1,346.91	1,285.75	1,225.98	58	90.35	86.88	82.71
59	1,423.36	1,360.81	1,296.87	59	95.91	91.74	87.57
60	1,505.37	1,438.65	1,371.93	60	100.78	96.61	92.44
61	1,591.55	1,520.66	1,449.77	61	107.03	102.17	98.00
62	1,683.29	1,606.84	1,530.39	62	113.29	108.42	103.56
63	1,779.20	1,697.19	1,615.18	63	119.54	113.98	109.12
64	1,879.28	1,793.10	1,705.53	64	126.49	120.93	114.68
65	1,986.31	1,893.18	1,800.05	65	133.44	127.19	120.93
66	2,158.67	2,058.59	1,957.12	66	145.26	138.31	131.36
67	2,346.32	2,236.51	2,126.70	67	157.77	150.12	142.48
68	2,550.65	2,431.11	2,311.57	68	170.97	163.33	154.99
69	2,771.66	2,642.39	2,513.12	69	185.57	177.23	168.19
70	3,010.74	2,870.35	2,729.96	70	200.86	191.82	182.09
71	3,309.59	3,155.30	3,001.01	71	221.01	211.28	200.16
72	3,636.24	3,468.05	3,298.47	72	243.25	232.13	220.32
73	3,996.25	3,811.38	3,625.12	73	266.88	255.07	241.86
74	4,391.01	4,188.07	3,985.13	74	293.99	280.09	266.19
75	4,824.69	4,602.29	4,378.50	75	322.48	307.19	291.90
76	5,429.34	5,179.14	4,926.16	76	362.79	346.11	328.74
77	6,109.05	5,825.49	5,541.93	77	407.97	389.20	369.74
78	6,873.55	6,553.85	6,234.15	78	459.40	437.85	416.31
79	7,733.96	7,373.95	7,013.94	79	516.39	492.06	467.74

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	182.09	173.75	164.02	18-44	13.21	12.51	11.12
45-49	218.23	205.72	193.21	45-49	15.99	15.29	13.90
50-54	259.93	243.25	226.57	50-54	18.07	17.38	15.99
55	337.77	318.31	297.46	55	23.63	22.24	20.85
56	361.40	339.16	316.92	56	25.02	23.63	22.24
57	385.03	361.40	336.38	57	27.11	25.02	23.63
58	411.44	385.03	358.62	58	28.50	26.41	25.02
59	437.85	410.05	380.86	59	29.89	27.80	26.41
60	467.04	436.46	404.49	60	31.28	29.19	27.11
61	497.62	465.65	432.29	61	33.36	31.28	29.19
62	529.59	496.23	461.48	62	36.14	34.06	31.28
63	564.34	528.20	492.06	63	38.23	36.14	33.36
64	600.48	562.95	524.03	64	41.01	38.92	36.14
65	638.01	599.09	558.78	65	43.09	41.01	38.23
66	701.95	658.86	614.38	66	47.26	45.18	42.40
67	770.06	722.80	675.54	67	52.13	49.35	46.57
68	845.12	793.69	740.87	68	56.99	54.21	50.74
69	928.52	871.53	814.54	69	62.55	59.08	55.60
70	1,018.87	956.32	893.77	70	68.11	64.64	60.47
71	1,132.85	1,063.35	993.85	71	75.76	72.28	67.42
72	1,260.73	1,182.89	1,105.05	72	84.10	79.93	75.06
73	1,401.12	1,314.94	1,228.76	73	93.83	88.96	83.40
74	1,556.80	1,462.28	1,366.37	74	104.25	98.69	92.44

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	1,730.55	1,624.91	1,517.88	75	115.37	109.12	102.17
76	1,946.00	1,827.85	1,709.70	76	129.97	123.02	115.37
77	2,189.25	2,057.20	1,923.76	77	146.65	138.31	129.27
78	2,461.69	2,312.96	2,164.23	78	164.72	155.68	145.26
79	2,767.49	2,602.08	2,436.67	79	185.57	174.45	163.33
80		2,925.95	2,741.08	80	208.50	195.99	183.48
81		3,292.91	3,084.41	81	234.91	221.01	206.42
82		3,705.74	3,470.83	82	264.10	248.12	232.13
83		4,170.00	3,905.90	83	296.77	278.70	261.32
84		4,692.64	4,395.18	84	333.60	313.45	293.99
				85	374.61	352.37	330.13
				86	421.87	396.85	371.83
				87	474.69	446.19	418.39
				88	533.76	501.79	470.52
				89	600.48	565.04	528.90
				90	675.54	635.23	594.92
				91	759.64	714.46	669.29
				92	854.85	804.12	753.38
				93	961.19	904.20	847.21
				94	1,081.42	1,017.48	953.54
				95	1,216.95	1,144.67	1,072.39
				96	1,369.15	1,287.84	1,206.52
				97	1,540.12	1,448.38	1,357.34
				98	1,732.64	1,629.78	1,526.92
				99	1,948.78	1,833.41	1,717.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	225.18	209.89	194.60	18-44	15.29	14.60	13.90
45-49	269.66	251.59	232.13	45-49	18.77	18.07	16.68
50-54	319.70	298.85	276.61	50-54	21.55	20.85	19.46
55	405.88	383.64	360.01	55	27.80	26.41	24.33
56	433.68	410.05	383.64	56	29.89	28.50	26.41
57	462.87	436.46	408.66	57	31.97	29.89	27.80
58	493.45	464.26	435.07	58	33.36	31.97	29.89
59	525.42	494.84	462.87	59	35.45	34.06	31.97
60	560.17	526.81	492.06	60	37.53	35.45	33.36
61	597.70	561.56	524.03	61	40.31	38.23	36.14
62	635.23	597.70	557.39	62	43.09	40.31	38.23
63	676.93	635.23	593.53	63	45.87	43.09	41.01
64	720.02	675.54	631.06	64	48.65	45.87	43.09
65	765.89	718.63	671.37	65	51.43	48.65	45.87
66	842.34	790.91	739.48	66	56.99	53.52	50.74
67	927.13	870.14	814.54	67	62.55	59.08	55.60
68	1,018.87	957.71	896.55	68	68.81	64.64	61.16
69	1,120.34	1,053.62	988.29	69	75.76	70.89	66.72
70	1,231.54	1,159.26	1,086.98	70	82.71	77.84	72.98
71	1,376.10	1,295.48	1,214.86	71	92.44	87.57	82.01
72	1,537.34	1,446.99	1,356.64	72	103.56	97.30	91.05
73	1,716.65	1,616.57	1,515.10	73	115.37	108.42	102.17
74	1,916.81	1,805.61	1,691.63	74	128.58	120.93	113.98

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,140.60	2,015.50	1,889.01	75	143.17	134.83	126.49
76	2,408.87	2,268.48	2,125.31	76	161.24	152.21	142.48
77	2,710.50	2,552.04	2,390.80	77	181.40	170.97	160.55
78	3,049.66	2,870.35	2,689.65	78	204.33	192.52	180.70
79	3,431.91	3,228.97	3,026.03	79	229.35	216.84	202.94
				80	257.85	243.25	227.96
				81	290.51	273.83	256.46
				82	326.65	307.89	288.43
				83	366.96	346.11	324.57
				84	412.83	389.20	364.88
				85	464.26	437.16	410.05
				86	522.64	492.06	461.48
				87	587.97	553.92	519.17
				88	661.64	622.72	584.50
				89	744.35	700.56	657.47
				90	836.78	788.13	739.48
				91	941.73	886.82	831.92
				92	1,059.18	997.33	935.47
				93	1,191.23	1,121.73	1,052.23
				94	1,340.66	1,262.12	1,184.28
				95	1,508.15	1,419.89	1,331.62
				96	1,696.50	1,597.11	1,498.42
				97	1,908.47	1,797.27	1,685.38
				98	2,146.86	2,021.76	1,895.96
				99	2,415.13	2,274.04	2,132.96

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	291.90	275.22	257.15	18-44	19.46	18.77	17.38
45-49	348.89	328.04	307.19	45-49	23.63	22.94	20.85
50-54	417.00	390.59	364.18	50-54	27.80	26.41	25.02
55	518.47	489.28	458.70	55	35.45	33.36	31.28
56	553.22	522.64	489.28	56	38.23	36.14	33.36
57	590.75	557.39	521.25	57	40.31	38.23	35.45
58	629.67	593.53	556.00	58	43.09	40.31	38.23
59	671.37	632.45	592.14	59	45.18	43.09	40.31
60	715.85	674.15	631.06	60	47.96	45.18	42.40
61	763.11	718.63	672.76	61	51.43	48.65	45.87
62	811.76	764.50	715.85	62	54.91	52.13	48.65
63	863.19	813.15	761.72	63	58.38	55.60	51.43
64	918.79	865.97	811.76	64	62.55	59.08	54.91
65	977.17	920.18	863.19	65	66.03	62.55	58.38
66	1,078.64	1,016.09	953.54	66	72.98	69.50	64.64
67	1,191.23	1,121.73	1,052.23	67	80.62	75.76	70.89
68	1,313.55	1,238.49	1,162.04	68	88.27	83.40	78.54
69	1,449.77	1,366.37	1,282.97	69	97.30	91.74	86.18
70	1,599.89	1,508.15	1,415.02	70	107.03	100.78	94.52
71	1,797.27	1,694.41	1,588.77	71	120.24	113.29	106.34
72	2,016.89	1,901.52	1,784.76	72	135.53	127.19	119.54
73	2,264.31	2,135.04	2,002.99	73	152.21	143.17	134.14
74	2,542.31	2,396.36	2,249.02	74	170.28	160.55	150.82

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,853.67	2,689.65	2,524.24	75	191.13	180.01	168.89
76	3,210.90	3,027.42	2,841.16	76	215.45	202.94	190.43
77	3,612.61	3,405.50	3,197.00	77	241.86	227.96	214.06
78	4,064.36	3,832.23	3,597.32	78	272.44	256.46	240.47
79	4,573.10	4,310.39	4,049.07	79	306.50	288.43	270.36
				80	344.03	323.87	303.72
				81	387.12	364.88	341.94
				82	435.77	410.05	385.03
				83	489.98	461.48	432.99
				84	551.14	519.17	487.20
				85	619.25	583.80	547.66
				86	697.09	656.78	616.47
				87	783.96	739.48	693.61
				88	881.96	831.92	779.79
				89	992.46	935.47	877.79
				90	1,116.17	1,052.23	987.60
				91	1,255.87	1,183.59	1,110.61
				92	1,412.94	1,331.62	1,249.61
				93	1,589.47	1,498.42	1,405.29
				94	1,787.54	1,685.38	1,581.13
				95	2,011.33	1,895.96	1,778.51
				96	2,262.92	2,132.96	2,000.91
				97	2,545.09	2,399.84	2,251.11
				98	2,863.40	2,699.38	2,532.58
				99	3,221.33	3,037.15	2,848.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	373.91	355.84	336.38	18-44	25.02	24.33	22.94
45-49	443.41	422.56	401.71	45-49	29.89	29.19	27.11
50-54	524.03	501.79	478.16	50-54	35.45	34.06	31.97
55	678.32	644.96	611.60	55	45.87	43.79	41.70
56	722.80	688.05	651.91	56	49.35	47.26	44.48
57	770.06	732.53	695.00	57	52.13	50.04	47.26
58	820.10	779.79	739.48	58	55.60	52.82	50.74
59	872.92	831.22	788.13	59	59.08	56.30	54.21
60	928.52	884.04	838.17	60	62.55	59.77	56.99
61	989.68	942.42	895.16	61	66.72	63.94	61.16
62	1,053.62	1,003.58	953.54	62	70.89	68.11	64.64
63	1,121.73	1,070.30	1,017.48	63	75.76	72.28	68.81
64	1,194.01	1,139.80	1,085.59	64	80.62	77.15	72.98
65	1,270.46	1,213.47	1,156.48	65	85.49	81.32	77.15
66	1,401.12	1,338.57	1,274.63	66	94.52	89.66	85.49
67	1,545.68	1,474.79	1,403.90	67	104.25	99.39	93.83
68	1,704.14	1,624.91	1,545.68	68	114.68	109.12	103.56
69	1,879.28	1,791.71	1,702.75	69	125.80	120.24	114.68
70	2,072.49	1,973.80	1,875.11	70	138.31	132.05	125.80
71	2,318.52	2,208.71	2,097.51	71	154.99	148.04	141.09
72	2,592.35	2,470.03	2,346.32	72	173.06	165.41	157.77
73	2,899.54	2,763.32	2,624.32	73	193.91	184.87	175.84
74	3,242.87	3,089.97	2,935.68	74	216.84	206.42	196.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,626.51	3,455.54	3,283.18	75	241.86	230.74	219.62
76	4,081.04	3,887.83	3,694.62	76	272.44	259.93	247.42
77	4,589.78	4,374.33	4,156.10	77	306.50	292.60	278.00
78	5,163.85	4,920.60	4,675.96	78	344.72	328.74	312.75
79	5,808.81	5,536.37	5,261.15	79	387.81	369.74	351.67
				80	435.77	415.61	395.46
				81	490.67	467.74	444.80
				82	551.83	526.12	500.40
				83	620.64	592.14	562.95
				84	698.48	665.81	633.15
				85	785.35	748.52	711.68
				86	884.04	842.34	800.64
				87	994.55	947.98	900.72
				88	1,118.26	1,066.13	1,013.31
				89	1,258.65	1,199.57	1,140.50
				90	1,415.72	1,349.00	1,282.97
				91	1,592.25	1,517.88	1,442.82
				92	1,791.71	1,707.62	1,623.52
				93	2,015.50	1,920.98	1,826.46
				94	2,267.09	2,160.76	2,054.42
				95	2,550.65	2,431.11	2,311.57
				96	2,869.66	2,734.83	2,600.00
				97	3,228.28	3,076.77	2,925.26
				98	3,631.38	3,461.10	3,290.83
				99	4,085.21	3,894.09	3,702.27

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	358.62	339.16	319.70	18-44	25.02	23.63	21.55
45-49	426.73	403.10	378.08	45-49	29.89	27.80	25.72
50-54	505.96	476.77	446.19	50-54	34.75	32.67	30.58
55	631.06	596.31	561.56	55	43.09	40.31	37.53
56	668.59	631.06	593.53	56	45.87	43.09	40.31
57	706.12	667.20	628.28	57	47.96	45.18	42.40
58	746.43	704.73	663.03	58	50.74	47.96	44.48
59	789.52	745.04	700.56	59	53.52	50.74	47.26
60	834.00	786.74	739.48	60	56.30	52.82	49.35
61	882.65	831.22	781.18	61	59.77	56.30	52.82
62	932.69	878.48	824.27	62	63.25	59.08	55.60
63	986.90	928.52	870.14	63	66.72	62.55	59.08
64	1,042.50	981.34	918.79	64	70.20	66.03	61.86
65	1,102.27	1,035.55	968.83	65	73.67	69.50	65.33
66	1,192.62	1,121.73	1,049.45	66	79.93	75.76	70.89
67	1,291.31	1,213.47	1,137.02	67	86.88	82.01	76.45
68	1,395.56	1,313.55	1,230.15	68	93.83	88.96	82.71
69	1,510.93	1,420.58	1,331.62	69	101.47	95.91	89.66
70	1,633.25	1,537.34	1,441.43	70	109.81	103.56	96.61
71	1,793.10	1,687.46	1,581.82	71	120.93	113.98	106.34
72	1,966.85	1,850.09	1,734.72	72	132.05	124.41	116.76
73	2,157.28	2,030.79	1,902.91	73	145.26	136.22	127.88
74	2,365.78	2,226.78	2,087.78	74	159.16	149.43	139.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,595.13	2,442.23	2,289.33	75	173.75	163.33	152.90
76	2,920.39	2,748.03	2,577.06	76	195.99	184.18	172.36
77	3,285.96	3,092.75	2,899.54	77	220.32	207.11	193.91
78	3,697.40	3,479.17	3,262.33	78	247.42	232.83	218.23
79	4,158.88	3,914.24	3,669.60	79	278.70	262.02	245.34
80		4,403.52	4,128.30	80		293.99	275.22
81		4,955.35	4,643.99	81		330.82	309.97
82		5,573.90	5,225.01	82		372.52	348.89
83		6,270.29	5,876.92	83		419.09	392.68
84		7,054.25	6,610.84	84		471.21	441.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	446.19	419.78	391.98	18-44	30.58	29.19	27.11
45-49	526.81	496.23	462.87	45-49	36.14	34.75	31.97
50-54	619.94	583.80	546.27	50-54	42.40	40.31	37.53
55	790.91	745.04	697.78	55	52.82	50.04	46.57
56	835.39	786.74	736.70	56	56.30	52.82	49.35
57	879.87	829.83	777.01	57	59.08	56.30	52.13
58	928.52	874.31	818.71	58	62.55	59.08	54.91
59	978.56	921.57	864.58	59	66.03	62.55	58.38
60	1,031.38	971.61	910.45	60	69.50	65.33	61.16
61	1,089.76	1,025.82	961.88	61	73.67	69.50	64.64
62	1,149.53	1,084.20	1,016.09	62	77.84	72.98	68.11
63	1,213.47	1,143.97	1,073.08	63	82.01	77.15	72.28
64	1,280.19	1,207.91	1,134.24	64	86.88	81.32	76.45
65	1,351.08	1,274.63	1,196.79	65	91.05	85.49	79.93
66	1,467.84	1,384.44	1,299.65	66	99.39	93.13	86.88
67	1,592.94	1,502.59	1,410.85	67	107.73	100.78	94.52
68	1,729.16	1,630.47	1,530.39	68	116.76	109.81	102.17
69	1,877.89	1,770.86	1,661.05	69	126.49	118.85	111.20
70	2,037.74	1,920.98	1,802.83	70	136.92	128.58	120.24
71	2,240.68	2,111.41	1,980.75	71	150.82	141.78	132.75
72	2,463.08	2,319.91	2,176.74	72	165.41	155.68	145.26
73	2,706.33	2,549.26	2,390.80	73	181.40	170.97	159.85
74	2,974.60	2,800.85	2,627.10	74	199.47	187.65	175.84
75	3,269.28	3,077.46	2,885.64	75	218.23	205.72	192.52
76	3,677.94	3,462.49	3,247.04	76	246.03	231.44	216.84
77	4,138.03	3,896.17	3,652.92	77	276.61	260.63	243.95
78	4,655.11	4,382.67	4,108.84	78	311.36	293.29	274.53
79	5,237.52	4,930.33	4,623.14	79	350.28	329.43	308.58

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	594.92	561.56	528.20	18-44	40.31	38.23	35.45
45-49	699.17	660.25	621.33	45-49	47.96	45.18	41.70
50-54	818.71	774.23	728.36	50-54	55.60	52.13	48.65
55	1,052.23	992.46	931.30	55	70.89	66.72	62.55
56	1,110.61	1,048.06	982.73	56	75.06	70.89	66.03
57	1,171.77	1,105.05	1,036.94	57	79.23	74.37	69.50
58	1,237.10	1,166.21	1,093.93	58	83.40	78.54	73.67
59	1,305.21	1,230.15	1,153.70	59	87.57	82.71	77.84
60	1,376.10	1,296.87	1,216.25	60	91.74	86.88	81.32
61	1,451.16	1,367.76	1,282.97	61	97.30	91.74	86.18
62	1,530.39	1,441.43	1,352.47	62	102.17	96.61	90.35
63	1,613.79	1,520.66	1,426.14	63	107.73	102.17	95.22
64	1,701.36	1,602.67	1,503.98	64	113.98	107.03	100.78
65	1,793.10	1,688.85	1,584.60	65	119.54	112.59	105.64
66	1,952.95	1,838.97	1,726.38	66	130.66	123.02	115.37
67	2,125.31	2,002.99	1,879.28	67	142.48	134.14	125.80
68	2,314.35	2,180.91	2,046.08	68	154.99	145.95	136.92
69	2,518.68	2,374.12	2,228.17	69	168.89	159.16	148.73
70	2,741.08	2,584.01	2,425.55	70	183.48	173.06	161.94
71	3,019.08	2,845.33	2,670.19	71	202.25	191.13	178.62
72	3,323.49	3,131.67	2,939.85	72	222.40	209.89	196.69
73	3,659.87	3,447.20	3,234.53	73	244.64	230.74	216.15
74	4,029.61	3,794.70	3,561.18	74	269.66	254.37	238.39
75	4,435.49	4,176.95	3,918.41	75	296.07	279.39	262.02
76	4,990.10	4,699.59	4,409.08	76	333.60	314.84	295.38
77	5,614.21	5,287.56	4,960.91	77	375.30	353.76	332.21
78	6,314.77	5,947.81	5,580.85	78	421.87	398.24	373.22
79	7,104.29	6,691.46	6,278.63	79	474.69	447.58	419.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	767.28	732.53	696.39	18-44	51.43	49.35	46.57
45-49	913.23	870.14	825.66	45-49	61.16	59.08	55.60
50-54	1,084.20	1,031.38	977.17	50-54	72.28	69.50	66.03
55	1,378.88	1,312.16	1,245.44	55	92.44	88.27	84.10
56	1,455.33	1,384.44	1,314.94	56	98.00	93.13	88.96
57	1,534.56	1,460.89	1,385.83	57	103.56	98.69	93.83
58	1,617.96	1,540.12	1,462.28	58	109.12	104.25	98.69
59	1,706.92	1,624.91	1,542.90	59	114.68	109.81	104.25
60	1,798.66	1,712.48	1,626.30	60	120.93	115.37	109.12
61	1,898.74	1,808.39	1,718.04	61	127.88	122.32	115.37
62	2,002.99	1,908.47	1,812.56	62	134.83	128.58	122.32
63	2,112.80	2,014.11	1,914.03	63	142.48	135.53	128.58
64	2,229.56	2,125.31	2,021.06	64	150.12	143.17	136.22
65	2,351.88	2,242.07	2,132.26	65	157.77	150.82	143.17
66	2,554.82	2,435.28	2,315.74	66	171.67	164.02	155.68
67	2,773.05	2,643.78	2,514.51	67	186.26	177.92	168.89
68	3,010.74	2,870.35	2,729.96	68	202.25	193.21	183.48
69	3,269.28	3,116.38	2,964.87	69	219.62	209.20	198.77
70	3,548.67	3,383.26	3,217.85	70	237.69	226.57	215.45
71	3,896.17	3,714.08	3,533.38	71	261.32	248.81	237.00
72	4,277.03	4,078.26	3,878.10	72	286.34	273.14	259.24
73	4,694.03	4,475.80	4,257.57	73	314.14	299.55	284.95
74	5,152.73	4,913.65	4,673.18	74	344.72	328.74	312.06
75	5,655.91	5,393.20	5,129.10	75	377.39	360.01	341.94
76	6,363.42	6,068.74	5,771.28	76	424.65	405.19	385.03
77	7,159.89	6,826.29	6,491.30	77	478.16	455.92	432.99
78	8,055.05	7,679.75	7,303.06	78	537.24	512.91	487.20
79	9,062.80	8,640.24	8,214.90	79	604.65	576.85	548.36

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	278.71	265.22	251.73	18-44	20.23	19.10	16.86
45-49	332.65	314.67	296.69	45-49	23.60	22.48	20.23
50-54	393.34	370.86	346.14	50-54	26.97	25.85	23.60
55	521.45	487.74	451.77	55	34.84	33.71	31.47
56	555.16	521.45	483.24	56	38.21	35.96	33.71
57	591.13	555.16	514.71	57	40.46	38.21	35.96
58	629.34	588.88	548.42	58	42.70	40.46	38.21
59	669.79	627.09	584.38	59	46.08	42.70	39.33
60	710.25	667.55	622.59	60	48.32	44.95	41.58
61	759.70	714.75	665.30	61	51.70	48.32	44.95
62	811.39	761.95	710.25	62	55.07	51.70	48.32
63	865.34	813.64	759.70	63	58.44	55.07	51.70
64	923.78	867.59	811.39	64	62.93	59.56	55.07
65	984.46	926.02	865.34	65	66.31	62.93	58.44
66	1,081.11	1,018.18	950.75	66	73.05	69.68	64.06
67	1,186.75	1,117.07	1,045.15	67	79.79	76.42	70.80
68	1,301.38	1,224.96	1,146.29	68	87.66	83.16	77.54
69	1,429.49	1,344.08	1,258.67	69	95.52	91.03	84.29
70	1,566.60	1,474.45	1,380.04	70	104.51	98.90	92.15
71	1,744.16	1,640.77	1,535.13	71	116.88	110.13	103.39
72	1,937.46	1,825.08	1,708.20	72	130.36	122.50	114.63
73	2,155.48	2,027.36	1,899.25	73	144.97	137.11	128.11
74	2,395.97	2,254.37	2,110.52	74	160.71	151.72	141.60

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	2,663.44	2,506.11	2,346.53	75	178.69	168.57	157.33
76	2,998.34	2,820.78	2,640.97	76	201.16	189.92	177.56
77	3,373.69	3,173.65	2,971.37	77	227.01	213.52	200.04
78	3,796.25	3,571.48	3,344.47	78	255.11	239.37	224.76
79	4,270.50	4,018.76	3,762.53	79	286.57	269.72	252.86
80		4,519.98	4,232.29	80	321.41	302.31	283.20
81		5,086.39	4,762.73	81	361.87	340.52	319.16
82		5,722.47	5,358.35	82	406.82	383.22	358.50
83		6,437.21	6,028.14	83	458.52	431.54	403.45
84		7,244.11	6,781.10	84	514.71	485.49	454.02
				85	578.76	545.05	510.21
				86	651.81	613.60	574.27
				87	732.73	690.02	646.19
				88	824.88	776.56	727.11
				89	927.15	873.20	818.14
				90	1,044.02	982.21	920.40
				91	1,174.39	1,105.83	1,035.03
				92	1,320.48	1,244.06	1,164.27
				93	1,485.68	1,399.15	1,309.24
				94	1,671.11	1,573.34	1,473.32
				95	1,880.14	1,770.01	1,657.63
				96	2,115.02	1,991.40	1,864.41
				97	2,379.12	2,240.89	2,097.04
				98	2,676.93	2,520.72	2,360.01
				99	3,010.70	2,835.39	2,654.45

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	332.65	316.92	298.93	18-44	23.60	22.48	20.23
45-49	395.58	377.60	355.13	45-49	28.10	26.97	24.72
50-54	469.75	445.03	420.31	50-54	32.59	30.34	28.10
55	622.59	584.38	543.93	55	41.58	39.33	37.09
56	665.30	624.84	582.14	56	44.95	42.70	40.46
57	708.00	665.30	620.35	57	48.32	44.95	42.70
58	752.96	710.25	663.05	58	50.57	48.32	44.95
59	802.40	755.20	705.76	59	53.94	51.70	48.32
60	854.10	804.65	752.96	60	57.31	53.94	50.57
61	912.54	858.59	804.65	61	61.81	58.44	53.94
62	973.22	917.03	856.35	62	65.18	61.81	58.44
63	1,038.41	977.72	914.79	63	69.68	66.31	61.81
64	1,108.08	1,042.90	975.47	64	74.17	69.68	66.31
65	1,180.01	1,110.33	1,038.41	65	78.67	74.17	69.68
66	1,299.13	1,220.46	1,141.80	66	87.66	82.04	77.54
67	1,427.25	1,341.84	1,256.43	67	95.52	91.03	85.41
68	1,568.85	1,474.45	1,380.04	68	105.64	100.02	93.28
69	1,723.93	1,620.54	1,517.15	69	115.75	110.13	102.27
70	1,892.50	1,780.12	1,665.49	70	126.99	120.25	112.38
71	2,115.02	1,991.40	1,863.29	71	142.72	134.86	125.87
72	2,364.51	2,225.15	2,083.55	72	158.46	150.59	140.48
73	2,640.97	2,485.88	2,328.54	73	177.56	167.45	156.21
74	2,951.14	2,778.07	2,605.00	74	197.79	186.55	175.32

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	3,297.27	3,103.98	2,910.68	75	220.27	207.91	194.42
76	3,710.84	3,492.82	3,274.80	76	248.36	234.88	219.14
77	4,176.10	3,928.86	3,683.87	77	279.83	264.10	247.24
78	4,697.55	4,421.09	4,144.63	78	313.54	296.69	277.58
79	5,284.18	4,974.01	4,661.58	79	352.88	333.77	312.42
				80	396.71	374.23	350.63
				81	447.28	421.43	394.46
				82	502.35	474.25	443.91
				83	565.28	532.69	500.10
				84	636.08	598.99	561.91
				85	714.75	673.17	631.58
				86	804.65	757.45	711.37
				87	904.67	852.98	800.16
				88	1,018.18	958.61	900.18
				89	1,145.17	1,078.86	1,012.56
				90	1,289.02	1,213.72	1,138.42
				91	1,449.72	1,365.44	1,281.15
				92	1,630.66	1,536.26	1,440.73
				93	1,834.07	1,727.30	1,620.54
				94	2,063.32	1,944.20	1,823.95
				95	2,321.80	2,186.94	2,050.96
				96	2,611.75	2,460.03	2,308.32
				97	2,937.65	2,766.83	2,596.01
				98	3,305.14	3,112.97	2,920.80
				99	3,718.70	3,501.81	3,286.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	427.05	402.33	377.60	18-44	29.22	28.10	25.85
45-49	510.21	478.75	449.53	45-49	35.96	33.71	31.47
50-54	604.61	568.65	532.69	50-54	41.58	39.33	37.09
55	791.17	743.97	694.52	55	52.82	50.57	47.20
56	845.11	793.41	741.72	56	57.31	53.94	50.57
57	899.05	845.11	788.92	57	60.69	58.44	53.94
58	959.74	901.30	840.61	58	65.18	61.81	57.31
59	1,022.67	959.74	896.80	59	68.55	66.31	61.81
60	1,087.85	1,020.42	953.00	60	73.05	69.68	65.18
61	1,159.78	1,090.10	1,020.42	61	78.67	75.30	69.68
62	1,236.20	1,162.02	1,090.10	62	84.29	79.79	74.17
63	1,317.11	1,240.69	1,164.27	63	89.91	84.29	78.67
64	1,404.77	1,323.85	1,245.19	64	95.52	89.91	84.29
65	1,494.67	1,411.51	1,328.35	65	101.14	95.52	88.78
66	1,652.01	1,559.86	1,465.45	66	112.38	105.64	98.90
67	1,825.08	1,721.68	1,616.05	67	123.62	116.88	109.01
68	2,016.12	1,899.25	1,782.37	68	135.98	128.11	120.25
69	2,229.65	2,097.04	1,964.43	69	149.47	141.60	132.61
70	2,461.15	2,312.81	2,164.47	70	164.08	155.09	146.10
71	2,762.34	2,598.26	2,431.94	71	184.31	174.19	164.08
72	3,101.73	2,917.42	2,733.12	72	207.91	195.54	184.31
73	3,479.33	3,274.80	3,068.01	73	232.63	220.27	206.78
74	3,904.13	3,677.12	3,447.86	74	261.85	247.24	231.51

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	4,380.63	4,126.65	3,870.42	75	293.32	276.46	259.60
76	4,929.05	4,643.60	4,358.15	76	330.40	311.30	292.19
77	5,544.90	5,225.74	4,904.33	77	371.98	350.63	329.28
78	6,239.42	5,879.80	5,520.18	78	418.06	394.46	369.74
79	7,019.35	6,617.02	6,212.45	79	469.75	442.78	415.81
				80	528.19	497.85	466.38
				81	594.50	560.78	524.82
				82	668.67	630.46	591.13
				83	751.83	709.13	664.17
				84	846.23	796.78	747.34
				85	950.75	895.68	840.61
				86	1,069.87	1,008.06	946.25
				87	1,203.61	1,133.93	1,064.25
				88	1,354.20	1,275.53	1,197.99
				89	1,523.89	1,435.11	1,347.45
				90	1,713.82	1,614.92	1,514.90
				91	1,928.47	1,816.09	1,704.83
				92	2,168.96	2,043.10	1,917.23
				93	2,439.80	2,298.20	2,157.72
				94	2,744.36	2,585.90	2,427.44
				95	3,088.24	2,909.56	2,729.75
				96	3,473.71	3,272.55	3,071.39
				97	3,907.50	3,681.62	3,455.73
				98	4,396.36	4,142.38	3,887.28
				99	4,945.91	4,659.34	4,372.76

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	552.92	525.95	498.97	18-44	37.09	35.96	33.71
45-49	656.31	624.84	591.13	45-49	44.95	42.70	40.46
50-54	775.43	737.22	699.01	50-54	52.82	50.57	48.32
55	1,018.18	970.98	923.78	55	69.68	66.31	62.93
56	1,087.85	1,038.41	986.71	56	74.17	70.80	67.43
57	1,162.02	1,108.08	1,051.89	57	79.79	75.30	71.92
58	1,242.94	1,182.25	1,119.32	58	84.29	80.91	76.42
59	1,326.10	1,260.92	1,193.49	59	89.91	86.53	82.04
60	1,416.01	1,344.08	1,272.16	60	94.40	91.03	86.53
61	1,510.41	1,433.99	1,359.82	61	101.14	97.77	92.15
62	1,609.30	1,530.64	1,451.97	62	107.89	103.39	98.90
63	1,712.69	1,631.78	1,548.62	63	114.63	110.13	104.51
64	1,825.08	1,739.67	1,654.26	64	122.50	118.00	111.26
65	1,944.20	1,854.29	1,764.39	65	130.36	124.74	118.00
66	2,144.24	2,045.34	1,944.20	66	143.85	138.23	130.36
67	2,364.51	2,254.37	2,141.99	67	158.46	151.72	143.85
68	2,607.25	2,483.63	2,360.01	68	174.19	167.45	158.46
69	2,874.72	2,737.61	2,600.51	69	192.17	184.31	175.32
70	3,166.91	3,016.32	2,863.48	70	211.28	202.29	192.17
71	3,542.26	3,375.94	3,205.12	71	237.12	227.01	215.77
72	3,962.57	3,776.02	3,587.22	72	265.22	253.98	240.50
73	4,432.33	4,223.30	4,014.27	73	296.69	283.20	269.72
74	4,956.02	4,724.52	4,493.01	74	331.53	316.92	301.18

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JQ
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	5,542.66	5,284.18	5,025.70	75	370.86	354.00	336.02
76	6,237.17	5,947.23	5,657.28	76	418.06	398.95	378.73
77	7,017.10	6,691.19	6,365.29	77	469.75	448.40	425.93
78	7,895.92	7,529.56	7,160.95	78	528.19	503.47	478.75
79	8,884.88	8,471.32	8,057.75	79	594.50	566.40	538.31
				80	667.55	636.08	604.61
				81	751.83	715.87	681.03
				82	845.11	805.78	766.44
				83	950.75	905.79	861.97
				84	1,069.87	1,019.30	969.85
				85	1,202.48	1,146.29	1,090.10
				86	1,353.07	1,290.14	1,227.21
				87	1,522.77	1,450.85	1,380.04
				88	1,712.69	1,632.90	1,553.11
				89	1,926.22	1,836.31	1,746.41
				90	2,167.84	2,066.70	1,964.43
				91	2,438.68	2,324.05	2,210.54
				92	2,743.23	2,615.12	2,487.00
				93	3,086.00	2,942.15	2,797.18
				94	3,471.46	3,309.64	3,146.68
				95	3,905.26	3,723.20	3,540.02
				96	4,392.99	4,188.46	3,982.80
				97	4,942.54	4,712.16	4,480.65
				98	5,560.64	5,301.04	5,040.31
				99	6,255.15	5,962.96	5,670.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	550.67	516.95	483.24	18-44	37.09	34.84	32.59
45-49	651.81	611.36	570.90	45-49	43.83	41.58	39.33
50-54	768.69	721.49	672.04	50-54	51.70	49.45	46.08
55	970.98	914.79	856.35	55	65.18	61.81	57.31
56	1,024.92	966.48	905.79	56	69.68	66.31	61.81
57	1,083.36	1,020.42	955.24	57	73.05	69.68	65.18
58	1,144.04	1,076.61	1,006.94	58	77.54	74.17	68.55
59	1,206.98	1,137.30	1,063.13	59	82.04	77.54	73.05
60	1,272.16	1,197.99	1,121.57	60	86.53	82.04	76.42
61	1,346.33	1,267.66	1,189.00	61	92.15	86.53	80.91
62	1,425.00	1,341.84	1,256.43	62	96.65	92.15	85.41
63	1,508.16	1,420.50	1,330.60	63	102.27	96.65	89.91
64	1,595.82	1,503.66	1,407.02	64	107.89	102.27	95.52
65	1,687.97	1,589.07	1,487.93	65	113.51	106.76	100.02
66	1,829.57	1,721.68	1,613.80	66	123.62	115.75	109.01
67	1,982.41	1,865.53	1,746.41	67	133.73	125.87	118.00
68	2,146.49	2,020.62	1,892.50	68	144.97	135.98	126.99
69	2,324.05	2,189.19	2,049.84	69	156.21	147.22	137.11
70	2,517.35	2,369.00	2,220.66	70	168.57	158.46	148.34
71	2,762.34	2,600.51	2,436.43	71	185.43	174.19	162.95
72	3,029.81	2,849.99	2,670.18	72	203.41	191.05	178.69
73	3,324.24	3,126.45	2,928.66	73	222.52	210.15	196.67
74	3,645.66	3,429.88	3,211.86	74	244.99	230.38	215.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,998.53	3,760.28	3,519.79	75	267.47	251.73	236.00
76	4,499.76	4,232.29	3,962.57	76	301.18	283.20	266.34
77	5,063.91	4,762.73	4,457.05	77	338.27	319.16	298.93
78	5,697.74	5,358.35	5,016.71	78	380.97	358.50	336.02
79	6,410.24	6,028.14	5,643.80	79	428.17	403.45	378.73
80		6,781.10	6,349.55	80		452.90	424.80
81		7,630.70	7,145.22	81		510.21	478.75
82		8,583.70	8,039.77	82		573.15	538.31
83		9,655.82	9,046.71	83		645.07	604.61
84		10,862.80	10,179.52	84		725.98	679.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	665.30	627.09	588.88	18-44	46.08	43.83	40.46
45-49	791.17	743.97	696.77	45-49	53.94	51.70	48.32
50-54	939.51	881.07	822.63	50-54	62.93	59.56	56.19
55	1,195.74	1,128.31	1,060.88	55	80.91	76.42	70.80
56	1,265.42	1,193.49	1,121.57	56	85.41	80.91	75.30
57	1,337.34	1,260.92	1,184.50	57	91.03	85.41	79.79
58	1,413.76	1,332.84	1,249.68	58	95.52	89.91	84.29
59	1,494.67	1,407.02	1,319.36	59	101.14	95.52	88.78
60	1,577.84	1,485.68	1,391.28	60	105.64	100.02	93.28
61	1,667.74	1,571.09	1,472.20	61	112.38	106.76	98.90
62	1,762.14	1,658.75	1,555.36	62	119.12	112.38	104.51
63	1,861.04	1,753.15	1,643.02	63	124.74	118.00	110.13
64	1,964.43	1,852.05	1,737.42	64	132.61	124.74	116.88
65	2,074.56	1,955.44	1,834.07	65	139.35	131.49	122.50
66	2,252.13	2,124.01	1,991.40	66	151.72	142.72	133.73
67	2,445.42	2,303.82	2,159.97	67	165.20	155.09	144.97
68	2,654.45	2,499.36	2,344.28	68	178.69	168.57	157.33
69	2,881.46	2,712.89	2,542.07	69	194.42	183.18	170.82
70	3,126.45	2,942.15	2,757.84	70	210.15	197.79	185.43
71	3,436.63	3,234.34	3,032.05	71	231.51	218.02	204.53
72	3,778.27	3,555.75	3,333.24	72	253.98	239.37	224.76
73	4,153.62	3,908.63	3,663.64	73	278.71	262.97	246.12
74	4,564.94	4,295.22	4,025.51	74	306.80	288.82	270.84
75	5,016.71	4,720.02	4,423.34	75	336.02	316.92	296.69
76	5,646.05	5,311.15	4,978.50	76	378.73	357.37	333.77
77	6,351.80	5,976.45	5,603.34	77	425.93	401.20	375.35
78	7,147.46	6,724.91	6,304.60	78	478.75	450.65	422.55
79	8,042.02	7,567.77	7,093.52	79	538.31	506.84	475.37

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

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Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	887.81	836.12	784.42	18-44	59.56	56.19	52.82
45-49	1,045.15	986.71	926.02	45-49	70.80	67.43	62.93
50-54	1,227.21	1,159.78	1,090.10	50-54	83.16	78.67	73.05
55	1,598.06	1,505.91	1,411.51	55	106.76	101.14	94.40
56	1,685.72	1,589.07	1,492.43	56	113.51	107.89	100.02
57	1,777.88	1,676.73	1,575.59	57	120.25	113.51	105.64
58	1,876.77	1,768.88	1,663.25	58	126.99	119.12	111.26
59	1,977.91	1,867.78	1,755.40	59	133.73	125.87	118.00
60	2,085.80	1,968.92	1,852.05	60	140.48	132.61	123.62
61	2,204.93	2,081.31	1,955.44	61	148.34	140.48	131.49
62	2,328.54	2,198.18	2,065.57	62	157.33	148.34	138.23
63	2,461.15	2,319.55	2,180.20	63	165.20	156.21	146.10
64	2,598.26	2,449.92	2,301.57	64	174.19	165.20	153.96
65	2,744.36	2,587.02	2,427.44	65	183.18	173.07	161.83
66	2,987.10	2,816.28	2,643.21	66	200.04	188.80	176.44
67	3,252.32	3,063.52	2,874.72	67	218.02	205.66	192.17
68	3,537.77	3,335.48	3,128.70	68	237.12	223.64	210.15
69	3,850.19	3,627.67	3,405.16	69	258.48	243.87	228.13
70	4,189.58	3,946.84	3,704.09	70	280.95	265.22	248.36
71	4,616.63	4,349.16	4,081.70	71	310.17	292.19	274.21
72	5,084.14	4,789.70	4,495.26	72	340.52	321.41	301.18
73	5,598.85	5,275.19	4,951.53	73	375.35	354.00	331.53
74	6,167.50	5,810.12	5,452.75	74	413.56	389.96	365.24
75	6,792.34	6,399.00	6,005.67	75	454.02	428.17	401.20
76	7,644.19	7,201.41	6,758.62	76	511.34	482.12	451.77
77	8,599.43	8,102.71	7,603.73	77	575.39	541.68	507.96
78	9,676.05	9,116.39	8,554.48	78	646.19	609.11	572.02
79	10,887.52	10,255.94	9,624.35	79	727.11	685.53	642.82

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,144.04	1,094.60	1,042.90	18-44	77.54	74.17	69.68
45-49	1,368.81	1,305.87	1,242.94	45-49	92.15	88.78	83.16
50-54	1,634.03	1,557.61	1,478.94	50-54	109.01	104.51	98.90
55	2,103.78	2,002.64	1,899.25	55	140.48	134.86	128.11
56	2,220.66	2,115.02	2,007.13	56	148.34	142.72	135.98
57	2,344.28	2,231.90	2,119.52	57	157.33	150.59	142.72
58	2,474.64	2,357.76	2,236.39	58	166.32	158.46	150.59
59	2,611.75	2,488.13	2,362.26	59	175.32	167.45	159.58
60	2,755.59	2,625.23	2,492.62	60	184.31	176.44	167.45
61	2,910.68	2,771.33	2,634.22	61	195.54	186.55	177.56
62	3,070.26	2,926.41	2,780.32	62	205.66	196.67	186.55
63	3,241.08	3,088.24	2,935.40	63	216.90	207.91	197.79
64	3,420.89	3,261.31	3,099.48	64	229.26	219.14	207.91
65	3,609.69	3,441.12	3,272.55	65	241.62	230.38	219.14
66	3,922.11	3,737.81	3,555.75	66	262.97	250.61	238.25
67	4,259.26	4,059.22	3,859.18	67	285.45	271.96	258.48
68	4,623.37	4,407.60	4,191.83	68	309.05	295.56	280.95
69	5,021.21	4,787.45	4,551.45	69	336.02	320.29	304.55
70	5,452.75	5,196.52	4,940.29	70	364.12	347.26	330.40
71	5,987.69	5,706.73	5,425.78	71	400.08	382.10	362.99
72	6,572.07	6,266.39	5,958.47	72	439.41	419.18	398.95
73	7,214.89	6,880.00	6,542.85	73	482.12	459.64	437.16
74	7,920.65	7,552.04	7,185.67	74	529.32	505.72	479.87
75	8,693.83	8,291.51	7,889.18	75	581.01	554.04	525.95
76	9,781.69	9,329.91	8,875.89	76	654.06	623.72	592.25
77	11,006.64	10,494.18	9,983.97	77	736.10	701.26	666.42
78	12,382.19	11,806.80	11,231.41	78	827.13	788.92	749.58
79	13,930.81	13,283.49	12,633.93	79	930.52	887.81	843.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	244.99	231.51	215.77	18-44	17.98	16.86	15.73
45-49	285.45	271.96	253.98	45-49	21.35	20.23	17.98
50-54	330.40	314.67	296.69	50-54	23.60	22.48	20.23
55	451.77	422.55	393.34	55	30.34	29.22	26.97
56	483.24	454.02	422.55	56	32.59	31.47	29.22
57	516.95	485.49	449.53	57	34.84	33.71	31.47
58	552.92	516.95	480.99	58	38.21	35.96	33.71
59	591.13	552.92	514.71	59	40.46	38.21	35.96
60	631.58	591.13	548.42	60	42.70	40.46	38.21
61	676.54	633.83	588.88	61	46.08	43.83	41.58
62	725.98	678.78	631.58	62	49.45	47.20	43.83
63	775.43	728.23	678.78	63	52.82	49.45	47.20
64	829.38	779.93	728.23	64	56.19	52.82	50.57
65	887.81	833.87	779.93	65	59.56	56.19	52.82
66	973.22	914.79	854.10	66	66.31	61.81	58.44
67	1,065.38	1,000.20	935.01	67	71.92	68.55	64.06
68	1,164.27	1,094.60	1,024.92	68	78.67	74.17	69.68
69	1,274.41	1,197.99	1,121.57	69	86.53	82.04	76.42
70	1,393.53	1,310.37	1,227.21	70	94.40	88.78	83.16
71	1,555.36	1,463.21	1,371.05	71	105.64	100.02	93.28
72	1,735.17	1,631.78	1,528.39	72	118.00	111.26	103.39
73	1,937.46	1,820.58	1,705.95	73	131.49	123.62	115.75
74	2,159.97	2,031.86	1,903.74	74	146.10	137.11	128.11

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,409.46	2,265.61	2,121.76	75	161.83	152.84	142.72
76	2,712.89	2,551.06	2,389.23	76	182.06	171.94	160.71
77	3,052.28	2,870.22	2,690.41	77	205.66	193.30	180.93
78	3,432.13	3,229.84	3,027.56	78	230.38	218.02	203.41
79	3,863.68	3,636.67	3,407.41	79	259.60	244.99	228.13
80		4,090.69	3,834.46	80	291.07	274.21	256.23
81		4,603.15	4,315.45	81	328.15	309.05	288.82
82		5,178.54	4,852.63	82	368.61	347.26	324.78
83		5,825.86	5,459.49	83	414.69	391.09	365.24
84		6,554.09	6,140.53	84	466.38	439.41	411.32
				85	523.70	493.35	461.89
				86	590.00	555.16	520.33
				87	663.05	624.84	585.51
				88	746.21	703.51	658.56
				89	839.49	791.17	740.59
				90	944.00	890.06	832.75
				91	1,062.01	1,000.20	937.26
				92	1,194.62	1,126.06	1,054.14
				93	1,344.08	1,266.54	1,185.62
				94	1,512.65	1,425.00	1,333.97
				95	1,701.46	1,602.56	1,500.29
				96	1,913.86	1,802.60	1,687.97
				97	2,153.23	2,028.49	1,899.25
				98	2,421.82	2,281.34	2,136.37
				99	2,724.13	2,566.79	2,402.72

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

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Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	283.20	265.22	247.24	18-44	20.23	19.10	17.98
45-49	334.90	314.67	294.44	45-49	23.60	22.48	21.35
50-54	391.09	368.61	346.14	50-54	26.97	25.85	23.60
55	539.43	503.47	467.51	55	35.96	34.84	32.59
56	577.64	539.43	501.22	56	39.33	38.21	34.84
57	615.85	577.64	537.18	57	41.58	40.46	37.09
58	658.56	618.10	575.39	58	44.95	42.70	40.46
59	703.51	660.80	615.85	59	48.32	46.08	42.70
60	750.71	705.76	658.56	60	50.57	48.32	44.95
61	804.65	755.20	705.76	61	55.07	51.70	48.32
62	860.84	809.15	755.20	62	58.44	56.19	51.70
63	919.28	865.34	806.90	63	62.93	59.56	55.07
64	984.46	926.02	865.34	64	66.31	64.06	59.56
65	1,051.89	988.96	923.78	65	70.80	67.43	62.93
66	1,157.53	1,090.10	1,018.18	66	78.67	74.17	69.68
67	1,274.41	1,197.99	1,121.57	67	86.53	82.04	76.42
68	1,402.52	1,319.36	1,233.95	68	94.40	89.91	83.16
69	1,541.87	1,451.97	1,357.57	69	103.39	97.77	92.15
70	1,694.71	1,595.82	1,494.67	70	113.51	106.76	100.02
71	1,894.75	1,784.62	1,672.24	71	126.99	120.25	112.38
72	2,119.52	1,995.90	1,870.03	72	142.72	134.86	125.87
73	2,369.00	2,231.90	2,090.30	73	159.58	150.59	140.48
74	2,647.71	2,494.87	2,337.54	74	178.69	168.57	157.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	2,960.13	2,787.06	2,613.99	75	198.92	187.68	175.32
76	3,333.24	3,137.69	2,942.15	76	224.76	211.28	197.79
77	3,749.05	3,531.03	3,310.76	77	251.73	238.25	222.52
78	4,218.80	3,971.56	3,724.32	78	283.20	267.47	250.61
79	4,749.24	4,470.54	4,189.58	79	318.04	300.06	280.95
				80	357.37	337.14	315.79
				81	402.33	379.85	355.13
				82	452.90	427.05	400.08
				83	509.09	479.87	449.53
				84	572.02	539.43	505.72
				85	642.82	605.74	567.53
				86	723.74	682.16	639.45
				87	813.64	767.57	719.24
				88	915.91	863.09	809.15
				89	1,030.54	970.98	909.17
				90	1,158.65	1,092.35	1,023.80
				91	1,303.63	1,228.33	1,150.79
				92	1,466.58	1,382.29	1,294.63
				93	1,649.76	1,554.24	1,456.46
				94	1,856.54	1,748.66	1,638.52
				95	2,088.05	1,967.80	1,843.06
				96	2,348.77	2,213.92	2,073.44
				97	2,642.09	2,490.37	2,333.04
				98	2,972.49	2,801.67	2,624.11
				99	3,344.47	3,151.18	2,952.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	350.63	328.15	303.43	18-44	23.60	22.48	21.35
45-49	411.32	386.59	361.87	45-49	29.22	26.97	25.85
50-54	478.75	454.02	429.30	50-54	33.71	31.47	29.22
55	676.54	640.57	602.36	55	46.08	43.83	40.46
56	725.98	685.53	645.07	56	49.45	47.20	43.83
57	775.43	732.73	687.77	57	52.82	50.57	47.20
58	829.38	782.18	732.73	58	56.19	53.94	50.57
59	887.81	836.12	782.18	59	60.69	57.31	53.94
60	948.50	892.31	833.87	60	64.06	60.69	57.31
61	1,015.93	955.24	894.56	61	68.55	65.18	61.81
62	1,085.61	1,022.67	959.74	62	74.17	69.68	65.18
63	1,159.78	1,094.60	1,027.17	63	78.67	74.17	69.68
64	1,240.69	1,173.26	1,101.34	64	84.29	79.79	74.17
65	1,326.10	1,254.18	1,180.01	65	89.91	84.29	78.67
66	1,467.70	1,386.79	1,305.87	66	100.02	93.28	87.66
67	1,625.04	1,532.88	1,440.73	67	110.13	103.39	96.65
68	1,795.86	1,694.71	1,591.32	68	121.37	114.63	106.76
69	1,986.90	1,874.52	1,759.89	69	133.73	126.99	118.00
70	2,198.18	2,070.07	1,941.95	70	147.22	139.35	130.36
71	2,467.90	2,324.05	2,180.20	71	165.20	157.33	147.22
72	2,769.08	2,609.50	2,447.67	72	185.43	175.32	164.08
73	3,108.47	2,926.41	2,746.60	73	209.03	196.67	184.31
74	3,488.32	3,286.04	3,083.75	74	233.75	221.39	206.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	3,913.12	3,686.11	3,459.10	75	261.85	247.24	231.51
76	4,405.35	4,149.12	3,892.90	76	295.56	278.71	260.73
77	4,956.02	4,668.33	4,380.63	77	331.53	313.54	293.32
78	5,578.62	5,252.71	4,929.05	78	373.11	351.75	330.40
79	6,277.63	5,911.27	5,544.90	79	419.18	395.58	370.86
				80	470.88	443.91	416.94
				81	530.44	500.10	469.75
				82	596.75	561.91	528.19
				83	670.92	632.71	593.37
				84	755.20	711.37	667.55
				85	848.48	800.16	750.71
				86	955.24	900.18	845.11
				87	1,074.37	1,013.68	950.75
				88	1,208.10	1,139.55	1,069.87
				89	1,359.82	1,282.27	1,203.61
				90	1,529.51	1,442.98	1,353.07
				91	1,720.56	1,622.79	1,522.77
				92	1,935.21	1,825.08	1,712.69
				93	2,177.95	2,053.21	1,926.22
				94	2,449.92	2,310.56	2,167.84
				95	2,755.59	2,599.38	2,438.68
				96	3,100.61	2,924.17	2,743.23
				97	3,487.20	3,289.41	3,086.00
				98	3,923.24	3,700.72	3,471.46
				99	4,414.35	4,162.61	3,905.26

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	447.28	422.55	397.83	18-44	30.34	29.22	28.10
45-49	537.18	507.96	478.75	45-49	37.09	35.96	33.71
50-54	640.57	606.86	573.15	50-54	42.70	41.58	39.33
55	876.58	836.12	795.66	55	59.56	57.31	53.94
56	937.26	894.56	851.85	56	64.06	61.81	58.44
57	1,002.44	955.24	910.29	57	68.55	66.31	61.81
58	1,069.87	1,020.42	970.98	58	73.05	70.80	66.31
59	1,144.04	1,090.10	1,038.41	59	78.67	75.30	70.80
60	1,220.46	1,164.27	1,108.08	60	83.16	79.79	75.30
61	1,308.12	1,247.43	1,186.75	61	88.78	85.41	80.91
62	1,400.27	1,335.09	1,269.91	62	95.52	91.03	86.53
63	1,499.17	1,429.49	1,357.57	63	101.14	97.77	92.15
64	1,607.06	1,530.64	1,451.97	64	107.89	103.39	98.90
65	1,719.44	1,636.27	1,553.11	65	114.63	110.13	104.51
66	1,894.75	1,804.85	1,712.69	66	126.99	121.37	115.75
67	2,088.05	1,989.15	1,888.01	67	139.35	133.73	126.99
68	2,301.57	2,191.44	2,081.31	68	153.96	148.34	140.48
69	2,537.57	2,416.20	2,292.58	69	169.70	162.95	155.09
70	2,793.80	2,661.19	2,526.34	70	186.55	178.69	169.70
71	3,128.70	2,982.61	2,832.01	71	209.03	200.04	189.92
72	3,501.81	3,339.98	3,173.65	72	234.88	224.76	213.52
73	3,922.11	3,740.06	3,555.75	73	262.97	250.61	238.25
74	4,389.62	4,187.33	3,982.80	74	294.44	280.95	266.34

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JQ
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	4,913.32	4,688.56	4,461.55	75	329.28	313.54	297.81
76	5,529.17	5,275.19	5,018.96	76	370.86	352.88	336.02
77	6,221.44	5,935.99	5,646.05	77	416.94	397.83	377.60
78	7,001.37	6,677.71	6,351.80	78	468.63	447.28	424.80
79	7,877.94	7,513.83	7,145.22	79	527.07	503.47	477.62
				80	592.25	565.28	537.18
				81	666.42	636.08	604.61
				82	749.58	715.87	679.91
				83	843.99	804.65	764.19
				84	948.50	904.67	859.72
				85	1,066.50	1,017.05	966.48
				86	1,200.23	1,145.17	1,087.85
				87	1,350.83	1,287.89	1,223.83
				88	1,519.40	1,448.60	1,376.67
				89	1,709.32	1,629.53	1,548.62
				90	1,922.85	1,832.94	1,741.91
				91	2,162.22	2,062.20	1,959.93
				92	2,433.06	2,320.68	2,204.93
				93	2,736.49	2,610.62	2,480.26
				94	3,079.25	2,936.53	2,790.43
				95	3,463.60	3,302.89	3,138.82
				96	3,896.27	3,716.46	3,531.03
				97	4,384.00	4,180.59	3,972.69
				98	4,931.30	4,703.17	4,469.41
				99	5,548.27	5,290.92	5,027.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	465.26	440.54	415.81	18-44	32.59	30.34	28.10
45-49	550.67	519.20	489.98	45-49	39.33	37.09	33.71
50-54	647.32	611.36	573.15	50-54	44.95	42.70	39.33
55	856.35	804.65	752.96	55	57.31	53.94	50.57
56	905.79	851.85	797.91	56	61.81	57.31	53.94
57	959.74	901.30	842.86	57	65.18	60.69	57.31
58	1,013.68	953.00	892.31	58	68.55	65.18	60.69
59	1,072.12	1,009.19	941.76	59	73.05	68.55	64.06
60	1,132.81	1,065.38	995.70	60	76.42	71.92	67.43
61	1,200.23	1,128.31	1,054.14	61	80.91	76.42	71.92
62	1,272.16	1,195.74	1,117.07	62	86.53	80.91	76.42
63	1,346.33	1,265.42	1,182.25	63	91.03	85.41	80.91
64	1,425.00	1,339.59	1,249.68	64	96.65	91.03	85.41
65	1,508.16	1,416.01	1,321.61	65	101.14	95.52	89.91
66	1,636.27	1,537.38	1,436.24	66	110.13	104.51	97.77
67	1,773.38	1,667.74	1,557.61	67	119.12	112.38	105.64
68	1,923.97	1,809.34	1,690.22	68	129.24	122.50	114.63
69	2,085.80	1,962.18	1,834.07	69	140.48	132.61	123.62
70	2,261.12	2,126.26	1,989.15	70	151.72	142.72	133.73
71	2,483.63	2,335.29	2,184.70	71	167.45	157.33	147.22
72	2,726.38	2,562.30	2,398.22	72	183.18	171.94	161.83
73	2,991.60	2,811.79	2,631.97	73	200.04	188.80	177.56
74	3,283.79	3,086.00	2,888.20	74	220.27	207.91	194.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	3,602.95	3,387.18	3,169.16	75	240.50	227.01	212.40
76	4,054.72	3,811.98	3,566.99	76	270.84	256.23	239.37
77	4,560.44	4,288.48	4,014.27	77	304.55	287.70	269.72
78	5,129.09	4,823.41	4,517.74	78	342.76	323.66	302.31
79	5,767.42	5,425.78	5,081.89	79	386.59	362.99	340.52
80		6,102.32	5,717.97	80		407.94	382.10
81		6,866.51	6,434.96	81		459.64	430.42
82		7,727.35	7,239.62	82		516.95	484.36
83		8,693.83	8,145.41	83		581.01	543.93
84		9,781.69	9,165.84	84		654.06	612.48

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	568.65	534.94	501.22	18-44	38.21	35.96	33.71
45-49	672.04	633.83	593.37	45-49	46.08	42.70	40.46
50-54	791.17	746.21	701.26	50-54	53.94	50.57	47.20
55	1,042.90	984.46	926.02	55	70.80	66.31	61.81
56	1,105.83	1,042.90	982.21	56	75.30	70.80	66.31
57	1,171.02	1,105.83	1,038.41	57	79.79	74.17	69.68
58	1,240.69	1,168.77	1,099.09	58	84.29	78.67	74.17
59	1,314.86	1,238.44	1,162.02	59	88.78	83.16	77.54
60	1,391.28	1,310.37	1,229.45	60	93.28	87.66	82.04
61	1,474.45	1,389.04	1,303.63	61	98.90	93.28	87.66
62	1,559.86	1,469.95	1,377.80	62	104.51	98.90	92.15
63	1,652.01	1,555.36	1,458.71	63	111.26	104.51	97.77
64	1,748.66	1,647.51	1,544.12	64	116.88	111.26	103.39
65	1,849.80	1,741.91	1,634.03	65	123.62	116.88	109.01
66	2,009.38	1,892.50	1,775.63	66	134.86	126.99	119.12
67	2,182.45	2,054.33	1,928.47	67	146.10	138.23	129.24
68	2,369.00	2,231.90	2,094.79	68	159.58	150.59	140.48
69	2,571.29	2,422.95	2,274.60	69	173.07	162.95	152.84
70	2,791.56	2,629.73	2,467.90	70	187.68	176.44	165.20
71	3,072.51	2,892.70	2,715.14	71	206.78	194.42	182.06
72	3,378.19	3,182.64	2,982.61	72	227.01	213.52	200.04
73	3,715.33	3,499.56	3,279.29	73	249.49	234.88	220.27
74	4,088.44	3,847.94	3,605.20	74	274.21	258.48	241.62
75	4,495.26	4,230.04	3,962.57	75	300.06	283.20	265.22
76	5,057.17	4,760.48	4,459.30	76	338.27	319.16	298.93
77	5,691.00	5,356.10	5,016.71	77	379.85	358.50	336.02
78	6,401.25	6,023.65	5,646.05	78	428.17	403.45	377.60
79	7,201.41	6,778.85	6,351.80	79	480.99	452.90	424.80

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	725.98	685.53	642.82	18-44	49.45	47.20	43.83
45-49	867.59	818.14	766.44	45-49	59.56	56.19	52.82
50-54	1,033.91	973.22	912.54	50-54	69.68	66.31	61.81
55	1,382.29	1,296.88	1,211.47	55	92.15	87.66	82.04
56	1,463.21	1,373.30	1,283.40	56	97.77	93.28	87.66
57	1,546.37	1,451.97	1,357.57	57	103.39	98.90	92.15
58	1,636.27	1,537.38	1,438.48	58	110.13	104.51	97.77
59	1,730.68	1,627.28	1,521.65	59	115.75	110.13	103.39
60	1,829.57	1,719.44	1,609.30	60	122.50	115.75	109.01
61	1,937.46	1,822.83	1,708.20	61	130.36	123.62	115.75
62	2,052.09	1,930.71	1,809.34	62	138.23	130.36	122.50
63	2,173.46	2,045.34	1,919.48	63	146.10	138.23	129.24
64	2,299.33	2,166.72	2,034.11	64	153.96	146.10	137.11
65	2,434.18	2,294.83	2,155.48	65	162.95	153.96	143.85
66	2,649.96	2,497.12	2,346.53	66	177.56	168.57	157.33
67	2,883.71	2,717.38	2,551.06	67	193.30	183.18	170.82
68	3,139.94	2,957.88	2,775.82	68	210.15	198.92	186.55
69	3,416.40	3,216.36	3,018.57	69	229.26	216.90	202.29
70	3,717.58	3,499.56	3,281.54	70	248.36	234.88	220.27
71	4,097.43	3,859.18	3,618.68	71	274.21	259.60	242.74
72	4,515.49	4,252.52	3,987.30	72	302.31	285.45	267.47
73	4,976.25	4,686.31	4,394.12	73	332.65	314.67	295.56
74	5,484.22	5,165.05	4,843.64	74	366.36	346.14	324.78
75	6,043.88	5,691.00	5,335.87	75	403.45	380.97	357.37
76	6,799.08	6,403.50	6,005.67	76	454.02	429.30	402.33
77	7,648.68	7,203.65	6,756.38	77	511.34	482.12	452.90
78	8,603.93	8,104.95	7,603.73	78	575.39	542.80	509.09
79	9,680.54	9,116.39	8,554.48	79	647.32	610.23	572.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ
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	964.23	917.03	867.59	18-44	65.18	62.93	59.56
45-49	1,162.02	1,105.83	1,045.15	45-49	78.67	75.30	71.92
50-54	1,398.03	1,328.35	1,256.43	50-54	93.28	89.91	85.41
55	1,838.56	1,755.40	1,672.24	55	123.62	118.00	112.38
56	1,946.45	1,858.79	1,771.13	56	131.49	125.87	119.12
57	2,058.83	1,966.68	1,874.52	57	138.23	132.61	126.99
58	2,177.95	2,079.06	1,982.41	58	146.10	140.48	133.73
59	2,301.57	2,200.43	2,097.04	59	155.09	148.34	141.60
60	2,434.18	2,326.30	2,218.41	60	162.95	156.21	149.47
61	2,573.54	2,458.91	2,344.28	61	173.07	165.20	158.46
62	2,721.88	2,598.26	2,474.64	62	183.18	175.32	167.45
63	2,876.97	2,744.36	2,611.75	63	193.30	184.31	176.44
64	3,038.80	2,899.44	2,757.84	64	204.53	195.54	185.43
65	3,211.86	3,061.27	2,910.68	65	215.77	205.66	195.54
66	3,490.57	3,328.74	3,164.66	66	234.88	223.64	212.40
67	3,794.00	3,616.44	3,438.87	67	255.11	242.74	230.38
68	4,124.40	3,931.10	3,737.81	68	276.46	264.10	250.61
69	4,481.77	4,272.74	4,063.72	69	300.06	286.57	271.96
70	4,868.37	4,641.36	4,414.35	70	324.78	310.17	294.44
71	5,351.61	5,102.12	4,852.63	71	357.37	341.64	323.66
72	5,879.80	5,607.84	5,333.63	72	393.34	375.35	356.25
73	6,461.94	6,163.00	5,861.82	73	431.54	412.44	391.09
74	7,100.26	6,772.11	6,443.96	74	475.37	452.90	430.42
75	7,801.52	7,441.90	7,080.03	75	521.45	496.73	472.00
76	8,779.24	8,374.67	7,965.60	76	586.63	559.66	531.56
77	9,878.33	9,419.82	8,961.30	77	659.68	629.34	597.87
78	11,114.53	10,597.58	10,080.62	78	742.84	708.00	673.17
79	12,505.81	11,923.68	11,341.54	79	834.99	795.66	756.33

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	294.44	280.95	265.22	18-44	21.35	20.23	17.98
45-49	352.88	332.65	312.42	45-49	25.85	24.72	22.48
50-54	420.31	393.34	366.36	50-54	29.22	28.10	25.85
55	546.17	514.71	480.99	55	38.21	35.96	33.71
56	584.38	548.42	512.46	56	40.46	38.21	35.96
57	622.59	584.38	543.93	57	43.83	40.46	38.21
58	665.30	622.59	579.89	58	46.08	42.70	40.46
59	708.00	663.05	615.85	59	48.32	44.95	42.70
60	755.20	705.76	654.06	60	50.57	47.20	43.83
61	804.65	752.96	699.01	61	53.94	50.57	47.20
62	856.35	802.40	746.21	62	58.44	55.07	50.57
63	912.54	854.10	795.66	63	61.81	58.44	53.94
64	970.98	910.29	847.36	64	66.31	62.93	58.44
65	1,031.66	968.73	903.55	65	69.68	66.31	61.81
66	1,135.05	1,065.38	993.45	66	76.42	73.05	68.55
67	1,245.19	1,168.77	1,092.35	67	84.29	79.79	75.30
68	1,366.56	1,283.40	1,197.99	68	92.15	87.66	82.04
69	1,501.42	1,409.26	1,317.11	69	101.14	95.52	89.91
70	1,647.51	1,546.37	1,445.23	70	110.13	104.51	97.77
71	1,831.82	1,719.44	1,607.06	71	122.50	116.88	109.01
72	2,038.60	1,912.73	1,786.87	72	135.98	129.24	121.37
73	2,265.61	2,126.26	1,986.90	73	151.72	143.85	134.86
74	2,517.35	2,364.51	2,209.42	74	168.57	159.58	149.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	2,798.30	2,627.48	2,454.41	75	186.55	176.44	165.20
76	3,146.68	2,955.63	2,764.58	76	210.15	198.92	186.55
77	3,540.02	3,326.49	3,110.72	77	237.12	223.64	209.03
78	3,980.55	3,740.06	3,499.56	78	266.34	251.73	234.88
79	4,475.03	4,207.56	3,940.10	79	300.06	282.08	264.10
80		4,731.26	4,432.33	80	337.14	316.92	296.69
81		5,324.64	4,987.49	81	379.85	357.37	333.77
82		5,992.18	5,612.33	82	427.05	401.20	375.35
83		6,742.89	6,315.84	83	479.87	450.65	422.55
84		7,588.00	7,107.01	84	539.43	506.84	475.37
				85	605.74	569.77	533.81
				86	682.16	641.70	601.24
				87	767.57	721.49	676.54
				88	863.09	811.39	760.82
				89	970.98	913.66	855.22
				90	1,092.35	1,027.17	961.99
				91	1,228.33	1,155.28	1,082.23
				92	1,382.29	1,300.25	1,218.22
				93	1,554.24	1,462.08	1,369.93
				94	1,748.66	1,645.27	1,541.87
				95	1,967.80	1,850.92	1,734.05
				96	2,213.92	2,082.43	1,950.94
				97	2,490.37	2,342.03	2,194.81
				98	2,801.67	2,635.35	2,469.02
				99	3,151.18	2,964.62	2,776.95

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	364.12	339.39	314.67	18-44	24.72	23.60	22.48
45-49	436.04	406.82	375.35	45-49	30.34	29.22	26.97
50-54	516.95	483.24	447.28	50-54	34.84	33.71	31.47
55	656.31	620.35	582.14	55	44.95	42.70	39.33
56	701.26	663.05	620.35	56	48.32	46.08	42.70
57	748.46	705.76	660.80	57	51.70	48.32	44.95
58	797.91	750.71	703.51	58	53.94	51.70	48.32
59	849.60	800.16	748.46	59	57.31	55.07	51.70
60	905.79	851.85	795.66	60	60.69	57.31	53.94
61	966.48	908.04	847.36	61	65.18	61.81	58.44
62	1,027.17	966.48	901.30	62	69.68	65.18	61.81
63	1,094.60	1,027.17	959.74	63	74.17	69.68	66.31
64	1,164.27	1,092.35	1,020.42	64	78.67	74.17	69.68
65	1,238.44	1,162.02	1,085.61	65	83.16	78.67	74.17
66	1,362.06	1,278.90	1,195.74	66	92.15	86.53	82.04
67	1,499.17	1,407.02	1,317.11	67	101.14	95.52	89.91
68	1,647.51	1,548.62	1,449.72	68	111.26	104.51	98.90
69	1,811.59	1,703.70	1,598.06	69	122.50	114.63	107.89
70	1,991.40	1,874.52	1,757.65	70	133.73	125.87	118.00
71	2,225.15	2,094.79	1,964.43	71	149.47	141.60	132.61
72	2,485.88	2,339.78	2,193.69	72	167.45	157.33	147.22
73	2,775.82	2,613.99	2,449.92	73	186.55	175.32	165.20
74	3,099.48	2,919.67	2,735.37	74	207.91	195.54	184.31

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	3,461.35	3,259.06	3,054.53	75	231.51	218.02	204.53
76	3,895.14	3,668.13	3,436.63	76	260.73	246.12	230.38
77	4,382.88	4,126.65	3,865.92	77	293.32	276.46	259.60
78	4,931.30	4,641.36	4,349.16	78	330.40	311.30	292.19
79	5,549.40	5,221.24	4,893.09	79	370.86	350.63	328.15
				80	416.94	393.34	368.61
				81	469.75	442.78	414.69
				82	528.19	497.85	466.38
				83	593.37	559.66	524.82
				84	667.55	629.34	590.00
				85	750.71	706.88	663.05
				86	845.11	795.66	746.21
				87	950.75	895.68	839.49
				88	1,069.87	1,006.94	945.13
				89	1,203.61	1,132.81	1,063.13
				90	1,353.07	1,274.41	1,195.74
				91	1,522.77	1,433.99	1,345.21
				92	1,712.69	1,612.67	1,512.65
				93	1,926.22	1,813.84	1,701.46
				94	2,167.84	2,040.85	1,914.98
				95	2,438.68	2,295.95	2,153.23
				96	2,743.23	2,582.53	2,422.95
				97	3,086.00	2,906.19	2,725.25
				98	3,471.46	3,269.18	3,065.77
				99	3,905.26	3,677.12	3,448.99

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	472.00	445.03	415.81	18-44	31.47	30.34	28.10
45-49	564.16	530.44	496.73	45-49	38.21	37.09	33.71
50-54	674.29	631.58	588.88	50-54	44.95	42.70	40.46
55	838.37	791.17	741.72	55	57.31	53.94	50.57
56	894.56	845.11	791.17	56	61.81	58.44	53.94
57	955.24	901.30	842.86	57	65.18	61.81	57.31
58	1,018.18	959.74	899.05	58	69.68	65.18	61.81
59	1,085.61	1,022.67	957.49	59	73.05	69.68	65.18
60	1,157.53	1,090.10	1,020.42	60	77.54	73.05	68.55
61	1,233.95	1,162.02	1,087.85	61	83.16	78.67	74.17
62	1,312.62	1,236.20	1,157.53	62	88.78	84.29	78.67
63	1,395.78	1,314.86	1,231.70	63	94.40	89.91	83.16
64	1,485.68	1,400.27	1,312.62	64	101.14	95.52	88.78
65	1,580.08	1,487.93	1,395.78	65	106.76	101.14	94.40
66	1,744.16	1,643.02	1,541.87	66	118.00	112.38	104.51
67	1,926.22	1,813.84	1,701.46	67	130.36	122.50	114.63
68	2,124.01	2,002.64	1,879.02	68	142.72	134.86	126.99
69	2,344.28	2,209.42	2,074.56	69	157.33	148.34	139.35
70	2,587.02	2,438.68	2,288.09	70	173.07	162.95	152.84
71	2,906.19	2,739.86	2,569.04	71	194.42	183.18	171.94
72	3,261.31	3,074.76	2,885.96	72	219.14	205.66	193.30
73	3,661.39	3,452.36	3,238.83	73	246.12	231.51	216.90
74	4,110.92	3,874.91	3,636.67	74	275.33	259.60	243.87

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	4,614.38	4,349.16	4,081.70	75	309.05	291.07	273.09
76	5,192.03	4,895.34	4,594.16	76	348.38	328.15	307.93
77	5,841.59	5,506.69	5,169.55	77	391.09	368.61	346.14
78	6,572.07	6,196.72	5,816.87	78	440.54	414.69	388.84
79	7,394.70	6,969.90	6,547.35	79	495.60	466.38	437.16
				80	556.29	523.70	491.11
				81	625.96	590.00	552.92
				82	704.63	663.05	622.59
				83	792.29	746.21	700.14
				84	891.19	839.49	787.79
				85	1,001.32	944.00	885.57
				86	1,127.19	1,062.01	996.82
				87	1,267.66	1,195.74	1,121.57
				88	1,426.12	1,345.21	1,260.92
				89	1,604.81	1,512.65	1,419.38
				90	1,804.85	1,701.46	1,596.94
				91	2,030.73	1,913.86	1,795.86
				92	2,284.72	2,153.23	2,020.62
				93	2,570.16	2,422.95	2,272.35
				94	2,890.45	2,725.25	2,556.68
				95	3,252.32	3,065.77	2,875.84
				96	3,659.14	3,448.99	3,235.46
				97	4,115.41	3,880.53	3,640.04
				98	4,630.12	4,364.90	4,095.18
				99	5,208.88	4,911.07	4,606.52

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	604.61	575.39	543.93	18-44	40.46	39.33	37.09
45-49	716.99	683.28	649.57	45-49	48.32	47.20	43.83
50-54	847.36	811.39	773.18	50-54	57.31	55.07	51.70
55	1,096.84	1,042.90	988.96	55	74.17	70.80	67.43
56	1,168.77	1,112.58	1,054.14	56	79.79	76.42	71.92
57	1,245.19	1,184.50	1,123.82	57	84.29	80.91	76.42
58	1,326.10	1,260.92	1,195.74	58	89.91	85.41	82.04
59	1,411.51	1,344.08	1,274.41	59	95.52	91.03	87.66
60	1,501.42	1,429.49	1,355.32	60	101.14	96.65	92.15
61	1,600.31	1,523.89	1,447.47	61	107.89	103.39	98.90
62	1,703.70	1,622.79	1,541.87	62	114.63	110.13	104.51
63	1,813.84	1,730.68	1,645.27	63	122.50	116.88	111.26
64	1,930.71	1,843.06	1,755.40	64	130.36	124.74	118.00
65	2,054.33	1,962.18	1,870.03	65	138.23	131.49	124.74
66	2,265.61	2,164.47	2,061.08	66	152.84	144.97	138.23
67	2,499.36	2,384.74	2,270.11	67	168.57	160.71	151.72
68	2,755.59	2,627.48	2,499.36	68	185.43	176.44	167.45
69	3,038.80	2,897.20	2,753.35	69	203.41	194.42	185.43
70	3,351.22	3,191.63	3,032.05	70	223.64	213.52	203.41
71	3,749.05	3,571.48	3,391.67	71	250.61	239.37	228.13
72	4,191.83	3,994.04	3,794.00	72	279.83	267.47	255.11
73	4,688.56	4,468.29	4,243.53	73	313.54	298.93	284.33
74	5,243.72	4,996.48	4,746.99	74	350.63	333.77	318.04

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ
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	5,864.07	5,587.61	5,308.90	75	391.09	373.11	355.13
76	6,599.04	6,286.62	5,974.20	76	440.54	420.31	400.08
77	7,421.67	7,073.29	6,720.41	77	495.60	473.13	449.53
78	8,349.95	7,956.61	7,561.03	78	557.41	531.56	505.72
79	9,392.85	8,952.31	8,507.28	79	627.09	597.87	568.65
				80	704.63	672.04	639.45
				81	793.41	756.33	719.24
				82	892.31	850.73	809.15
				83	1,003.57	957.49	910.29
				84	1,129.43	1,076.61	1,023.80
				85	1,269.91	1,210.35	1,150.79
				86	1,429.49	1,362.06	1,294.63
				87	1,608.18	1,532.88	1,456.46
				88	1,808.22	1,723.93	1,638.52
				89	2,035.23	1,939.70	1,844.18
				90	2,289.21	2,181.32	2,074.56
				91	2,574.66	2,454.41	2,333.04
				92	2,897.20	2,761.21	2,625.23
				93	3,259.06	3,106.22	2,953.39
				94	3,665.88	3,493.94	3,322.00
				95	4,124.40	3,931.10	3,737.81
				96	4,640.23	4,422.21	4,204.19
				97	5,220.12	4,975.13	4,730.14
				98	5,871.93	5,596.60	5,321.26
				99	6,605.78	6,296.74	5,986.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	579.89	548.42	516.95	18-44	40.46	38.21	34.84
45-49	690.02	651.81	611.36	45-49	48.32	44.95	41.58
50-54	818.14	770.94	721.49	50-54	56.19	52.82	49.45
55	1,020.42	964.23	908.04	55	69.68	65.18	60.69
56	1,081.11	1,020.42	959.74	56	74.17	69.68	65.18
57	1,141.80	1,078.86	1,015.93	57	77.54	73.05	68.55
58	1,206.98	1,139.55	1,072.12	58	82.04	77.54	71.92
59	1,276.65	1,204.73	1,132.81	59	86.53	82.04	76.42
60	1,348.58	1,272.16	1,195.74	60	91.03	85.41	79.79
61	1,427.25	1,344.08	1,263.17	61	96.65	91.03	85.41
62	1,508.16	1,420.50	1,332.84	62	102.27	95.52	89.91
63	1,595.82	1,501.42	1,407.02	63	107.89	101.14	95.52
64	1,685.72	1,586.83	1,485.68	64	113.51	106.76	100.02
65	1,782.37	1,674.48	1,566.60	65	119.12	112.38	105.64
66	1,928.47	1,813.84	1,696.96	66	129.24	122.50	114.63
67	2,088.05	1,962.18	1,838.56	67	140.48	132.61	123.62
68	2,256.62	2,124.01	1,989.15	68	151.72	143.85	133.73
69	2,443.17	2,297.08	2,153.23	69	164.08	155.09	144.97
70	2,640.97	2,485.88	2,330.79	70	177.56	167.45	156.21
71	2,899.44	2,728.62	2,557.80	71	195.54	184.31	171.94
72	3,180.40	2,991.60	2,805.04	72	213.52	201.16	188.80
73	3,488.32	3,283.79	3,077.01	73	234.88	220.27	206.78
74	3,825.47	3,600.70	3,375.94	74	257.35	241.62	225.89

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	4,196.33	3,949.09	3,701.85	75	280.95	264.10	247.24
76	4,722.27	4,443.56	4,167.11	76	316.92	297.81	278.71
77	5,313.40	5,000.98	4,688.56	77	356.25	334.90	313.54
78	5,978.70	5,625.82	5,275.19	78	400.08	376.48	352.88
79	6,724.91	6,329.33	5,933.74	79	450.65	423.68	396.71
80		7,120.49	6,675.46	80		475.37	445.03
81		8,012.80	7,509.33	81		534.94	501.22
82		9,013.00	8,448.84	82		602.36	564.16
83		10,139.06	9,502.98	83		677.66	634.96
84		11,406.72	10,689.73	84		761.95	713.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	721.49	678.78	633.83	18-44	49.45	47.20	43.83
45-49	851.85	802.40	748.46	45-49	58.44	56.19	51.70
50-54	1,002.44	944.00	883.32	50-54	68.55	65.18	60.69
55	1,278.90	1,204.73	1,128.31	55	85.41	80.91	75.30
56	1,350.83	1,272.16	1,191.24	56	91.03	85.41	79.79
57	1,422.75	1,341.84	1,256.43	57	95.52	91.03	84.29
58	1,501.42	1,413.76	1,323.85	58	101.14	95.52	88.78
59	1,582.33	1,490.18	1,398.03	59	106.76	101.14	94.40
60	1,667.74	1,571.09	1,472.20	60	112.38	105.64	98.90
61	1,762.14	1,658.75	1,555.36	61	119.12	112.38	104.51
62	1,858.79	1,753.15	1,643.02	62	125.87	118.00	110.13
63	1,962.18	1,849.80	1,735.17	63	132.61	124.74	116.88
64	2,070.07	1,953.19	1,834.07	64	140.48	131.49	123.62
65	2,184.70	2,061.08	1,935.21	65	147.22	138.23	129.24
66	2,373.50	2,238.64	2,101.53	66	160.71	150.59	140.48
67	2,575.78	2,429.69	2,281.34	67	174.19	162.95	152.84
68	2,796.05	2,636.47	2,474.64	68	188.80	177.56	165.20
69	3,036.55	2,863.48	2,685.92	69	204.53	192.17	179.81
70	3,295.03	3,106.22	2,915.18	70	221.39	207.91	194.42
71	3,623.18	3,414.15	3,202.87	71	243.87	229.26	214.65
72	3,982.80	3,751.29	3,519.79	72	267.47	251.73	234.88
73	4,376.14	4,122.15	3,865.92	73	293.32	276.46	258.48
74	4,809.93	4,528.97	4,248.02	74	322.53	303.43	284.33
75	5,286.43	4,976.25	4,666.08	75	352.88	332.65	311.30
76	5,947.23	5,598.85	5,250.46	76	397.83	374.23	350.63
77	6,691.19	6,300.11	5,906.77	77	447.28	421.43	394.46
78	7,527.31	7,086.78	6,643.99	78	503.47	474.25	443.91
79	8,469.07	7,972.34	7,475.62	79	566.40	532.69	498.97

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	961.99	908.04	854.10	18-44	65.18	61.81	57.31
45-49	1,130.56	1,067.62	1,004.69	45-49	77.54	73.05	67.43
50-54	1,323.85	1,251.93	1,177.76	50-54	89.91	84.29	78.67
55	1,701.46	1,604.81	1,505.91	55	114.63	107.89	101.14
56	1,795.86	1,694.71	1,589.07	56	121.37	114.63	106.76
57	1,894.75	1,786.87	1,676.73	57	128.11	120.25	112.38
58	2,000.39	1,885.76	1,768.88	58	134.86	126.99	119.12
59	2,110.52	1,989.15	1,865.53	59	141.60	133.73	125.87
60	2,225.15	2,097.04	1,966.68	60	148.34	140.48	131.49
61	2,346.53	2,211.67	2,074.56	61	157.33	148.34	139.35
62	2,474.64	2,330.79	2,186.94	62	165.20	156.21	146.10
63	2,609.50	2,458.91	2,306.07	63	174.19	165.20	153.96
64	2,751.10	2,591.52	2,431.94	64	184.31	173.07	162.95
65	2,899.44	2,730.87	2,562.30	65	193.30	182.06	170.82
66	3,157.92	2,973.61	2,791.56	66	211.28	198.92	186.55
67	3,436.63	3,238.83	3,038.80	67	230.38	216.90	203.41
68	3,742.30	3,526.53	3,308.51	68	250.61	236.00	221.39
69	4,072.71	3,838.95	3,602.95	69	273.09	257.35	240.50
70	4,432.33	4,178.34	3,922.11	70	296.69	279.83	261.85
71	4,881.85	4,600.90	4,317.70	71	327.03	309.05	288.82
72	5,374.08	5,063.91	4,753.74	72	359.62	339.39	318.04
73	5,918.01	5,574.12	5,230.24	73	395.58	373.11	349.51
74	6,515.88	6,136.03	5,758.43	74	436.04	411.32	385.47
75	7,172.19	6,754.13	6,336.07	75	478.75	451.77	423.68
76	8,068.99	7,599.24	7,129.48	76	539.43	509.09	477.62
77	9,078.18	8,549.98	8,021.79	77	606.86	572.02	537.18
78	10,210.98	9,617.61	9,024.23	78	682.16	643.95	603.49
79	11,487.64	10,820.09	10,152.54	79	767.57	723.74	678.78

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 61.7% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ
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	1,240.69	1,184.50	1,126.06	18-44	83.16	79.79	75.30
45-49	1,476.69	1,407.02	1,335.09	45-49	98.90	95.52	89.91
50-54	1,753.15	1,667.74	1,580.08	50-54	116.88	112.38	106.76
55	2,229.65	2,121.76	2,013.88	55	149.47	142.72	135.98
56	2,353.27	2,238.64	2,126.26	56	158.46	150.59	143.85
57	2,481.38	2,362.26	2,240.89	57	167.45	159.58	151.72
58	2,616.24	2,490.37	2,364.51	58	176.44	168.57	159.58
59	2,760.09	2,627.48	2,494.87	59	185.43	177.56	168.57
60	2,908.43	2,769.08	2,629.73	60	195.54	186.55	176.44
61	3,070.26	2,924.17	2,778.07	61	206.78	197.79	186.55
62	3,238.83	3,086.00	2,930.91	62	218.02	207.91	197.79
63	3,416.40	3,256.82	3,094.99	63	230.38	219.14	207.91
64	3,605.20	3,436.63	3,268.05	64	242.74	231.51	220.27
65	3,802.99	3,625.43	3,447.86	65	255.11	243.87	231.51
66	4,131.14	3,937.85	3,744.55	66	277.58	265.22	251.73
67	4,484.02	4,274.99	4,065.96	67	301.18	287.70	273.09
68	4,868.37	4,641.36	4,414.35	68	327.03	312.42	296.69
69	5,286.43	5,039.19	4,794.19	69	355.13	338.27	321.41
70	5,738.20	5,470.73	5,203.26	70	384.34	366.36	348.38
71	6,300.11	6,005.67	5,713.48	71	422.55	402.33	383.22
72	6,915.96	6,594.55	6,270.89	72	463.01	441.66	419.18
73	7,590.25	7,237.37	6,884.49	73	507.96	484.36	460.76
74	8,331.96	7,945.37	7,556.53	74	557.41	531.56	504.59
75	9,145.61	8,720.80	8,293.75	75	610.23	582.14	552.92
76	10,289.65	9,813.15	9,332.16	76	686.65	655.18	622.59
77	11,577.54	11,038.11	10,496.43	77	773.18	737.22	700.14
78	13,025.02	12,418.16	11,809.05	78	868.71	829.38	787.79
79	14,654.55	13,971.27	13,283.49	79	977.72	932.77	886.69

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 a percentage of total premium and varies by issue age (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ
RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

Issue Age	Percentage of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

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-129963553

Effective Date: On Approval

(Projected) Number of Insureds Affected: 357

New Rates

Average Annual Premium Per Member: 2,193

Revised Rates

Average Annual Premium Per Member: 3,546

Average Requested Percentage Rate Change Per Member: 61.7%

Minimum Requested Percentage Rate Change Per Member: 61.7%

Maximum Requested Percentage Rate Change Per Member: 61.7%

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

Form#	"Product Name"(if applicable)
H-LTC3JQ	Long Term Care
H-5AI	Annual 5% Compound Benefit Inflation Rider
H-COLI	Cost of Living (CPI) Benefit Inflation Rider
H-NF3-6	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.