# 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: | |

**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*

## 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This is a resubmission of a prior filing, SERFF tracking number MILL-129257051, that was withdrawn on February 13, 2015.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 |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |
| **Rate** | Rate Tables | Withdrawn | Yes |

**State:** *Virginia* **Filing Company:** *MetLife Insurance Company USA*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.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:<br><br>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:<br><br>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:<br><br>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:<br><br>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<br>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
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

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<br>Percent Rate Change Request: 25 | Prem_LTC3+_TQ_Comp_VA_25.0_20151104.pdf, |
| 2 | | Rate Tables | | Other | Previous State Filing Number:<br><br>Rate Action Other Explanation: Removed | |
| 3 | | Rate Tables | | Other | Previous State Filing Number:<br><br>Rate Action Other Explanation: Removed | |
| 4 | | Rate Tables | | Other | Previous State Filing Number:<br><br>Rate Action Other Explanation: Removed | |
| 5 | | Rate Tables | | Other | Previous State Filing Number:<br><br>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% |

*Nonforfeiture Benefit Rider is a percentage 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% |

**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<br>MICC RIL 07152014.pdf<br>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<br>MICC OLB 03242015 VA.pdf<br>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<br>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 |

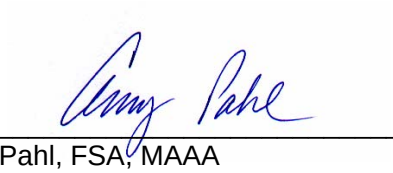
## 22. Actuarial Certification

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% |

*Nonforfeiture Benefit Rider is a percentage 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% |

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.

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

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

milliman.com

March 26, 2015

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

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

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Customer service
**[company_phone]**
[company_hours1]
[company_hours2]
Fax: [company_fax]
**[company_website]**

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

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

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

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

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

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

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

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

**<if phased and no CPI>**

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

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

**<if phased with CPI>**

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

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

**What are my options?**

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

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

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

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

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

[<if NFO Rider on Policy>

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

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

[<if CNF>

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

[<if Optional Limited Benefit>

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

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

**Tell us what decision is right for you.**

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

## Frequently Asked Questions

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

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

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

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

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

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

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

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

[<If NFO is available>

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

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

**Q: What is the Nonforfeiture Rider?**

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

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

[<If Optional Limited Benefit is available>

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

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

**Q: What is an Optional Limited Benefit?**

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

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

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

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

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

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

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

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

Review Requirements Checklist
RATE REVISIONS

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|---|---|---|
| ***General Filing Requirements*** | | |
| | 14 VAC 5-100-40 | **For Paper Filings:** A letter of transmittal must be submitted in duplicate with each filing. |
| | 14 VAC 5-100-40 6 | **For Paper Filings:** At least one copy of each rate must be included in the filing. A duplicate copy of rates must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to, State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218. |
| | 14 VAC 5-100-70 | When an insurer submits a change of Individual accident and sickness premium rates previously filed with the Bureau of Insurance, the following information must be provided.<br>1. That the filing is an increase, decrease, or revision of former rate filings and the percentage mounts of such changes.<br>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:<br>a. The originally filed anticipated loss ratio when combined with the actual experience since inception;<br>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<br>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:<br>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;<br>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;<br>3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies;<br>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;<br>5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and<br>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:<br>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;<br>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;<br>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;<br>4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and<br>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:<br>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.<br>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.
Suite 1850
Minneapolis, MN 55437
USA

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

milliman.com

November 4, 2015

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

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

*Nonforfeiture Benefit Rider is a percentage 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% |

**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 |

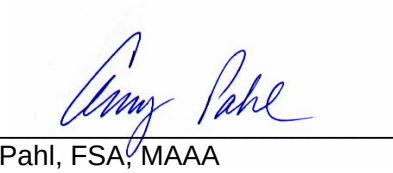
## 22. Actuarial Certification

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)*

**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)*

**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% |

**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 |

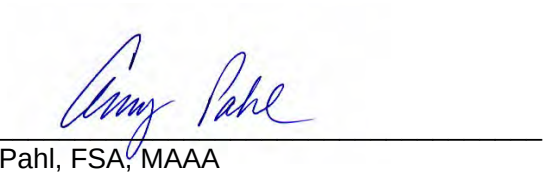
## 22. Actuarial Certification

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% |

*Nonforfeiture Benefit Rider 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% |

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.